Journal of AMERICAN INSURANCE

CHICAGO, ILL. JANUARY, 1925

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Insurance History

A Glimpse Into the Safety Movement

By W. H. Cameron, Managing Director, National Safety Council

Our Churches

By J. J. Fitzgerald, Assistant Secretary Grain Dealers' National Mutual Fire Insurance Company

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Magnificent Structure for Chamber of Commerce of the United States Nearing Completion

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Mill Owners Mutual Insurance Company	Des Moines, Iowa	1875	817,820.07
Millers Mutual Fire Insurance Association	Alton, Illinois	1877	645,693.76
Michigan Millers Mutual Fire Insurance Company	Lansing, Mich.	1881	1,050,098.68
Western Millers Mutual Fire Insurance Company	Kansas City, Mo.	1883	372,408.05
Ohio Millers Mutual Fire Insurance Company	Chicago, Illinois	1886	360,537.10
Pennsylvania Millers Mutual Fire Insurance Company	Wilkes Barre, Pa.	1887	877,578.30
Millers Mutual Fire Insurance Company	Harrisburg, Pa.	1890	610,363.53
Millers Mutual Fire Insurance Company	Ft. Worth, Texas	1898	362,981.09
Grain Dealers National Mutual Fire Insurance Company	Indianapolis, Ind.	1902	1,034,680.29

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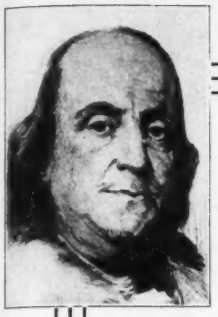

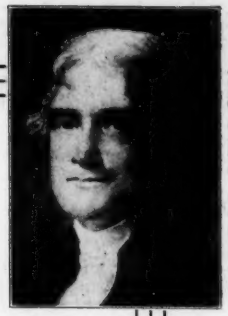

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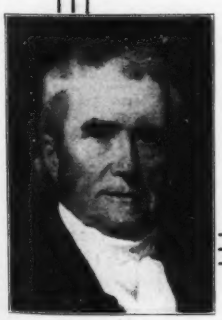
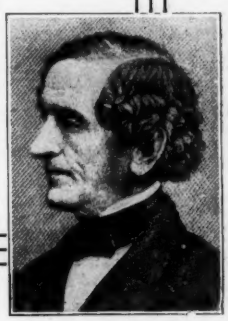




S. BRUCE BLACK

Mr. Black is President of the Liberty Mutual Insurance Company, of Boston, Massachusetts. He is Second Vice-President of the National Association of Mutual Casualty Companies and is active in Mutual Insurance Circles.

JOURNAL of AMERICAN INSURANCE

Vol. 2 CHICAGO, JANUARY, 1925 No. 1

Insurance History

A Reply to the Insurance Field

THE JOURNAL OF AMERICAN INSURANCE has been publishing an accurate account of the history of insurance in America. The facts have clearly shown that the founders of the American government founded mutual insurance.

This close relationship between the American people and their government and mutual insurance has not pleased the Insurance Field. They have sought to reply and in their issue of November 6, 1924, on page 33, there appears an article which makes the following statements:

1. That Franklin and Jefferson (both early founders of mutual insurance companies) were believers in human slavery.
2. That Franklin and Jefferson believed in the divine rulership of George III (King of Great Britain).
3. That George III would charter no stock companies in the colonies—that was a monopoly of the monarchy at home.

INSURANCE HISTORY

Statements Made by the Insurance Field	*The Truth*
1. That Franklin and Jefferson, Founders of Mutual Insurance, believed in human slavery.	1. Both Franklin and Jefferson publically denounced slavery and never gave their approval.
2. That Franklin and Jefferson believed in the divine rulership of George III.	2. The theory of divine rulership was not accepted in the British Empire after 1688, which was before Franklin or Jefferson were born. Neither believed in divine rulership of kings.
3. That George III would not charter stock companies in the American colonies.	3. The royal governors of the colonies had power to grant charters and did grant them. There was no prohibition on their granting charters to insurance companies.

The gentleman shows an absolute ignorance of English history. The Revolution of 1688 in England whereby William and Mary were elevated to the throne by Act of Parliament was the final victory of Parliament. (As stated in Cheney, A Short History of England) "The new King and Queen and their successors were on the throne because Parliament has placed them there and not by 'divine right.' They had received the crown on certain conditions which were set forth in the very document which granted to them their authority as sovereigns. In the future they could not act independently of Parliament, because the same power that had placed them on the throne could exercise control over them when on the throne. The revolution, therefore, setled forever that the will of the ruler must be subject to the will of the people as expressed in Parliament." The power of Parliament was furthered also by the Bill of Rights passed in 1689 by the British Parliament which directly repudiated the divine right of kings.

Therefore, long before Franklin and Jefferson entered public life—even before they were born the doctrine of the divine right of kings had been repudiated and done away with in the British Empire

of which this United States was then a part.

This last allegation of our friend the Insurance Field is not also without its humor. It charges Jefferson, a founder of mutual insurance, the man who wrote the Declaration of Independence when he was thirty-three years of age—believed in the divine right of kings. We quote from the Declaration of Independence as follows:

"We hold these truths to be self-evident—that all men are created equal; that they are endowed by their Creator with certain unalienable rights; that among these are life, liberty, and the pursuit of happiness. That to secure these rights, governments are instituted among men, deriving their just powers from the consent of the governed; that whenever any form of government becomes destructive of these ends, it is the right of the people to alter or to abolish it, and to institute new government, laying its foundation on such principles, and organizing its powers in such form as to them shall seem most likely to effect their safety and happiness. Prudence, indeed will dictate, that governments long established should not be changed for light and transient causes, and accordingly all experience hath shown, that mankind are more disposed to suffer, while evils are sufferable, than to right themselves by abolishing the forms to which they are accustomed. But when a long train of abuses and usurpations, pursuing invariably the same object, evinces a design to reduce them under absolute despotism, it is their right, it is their duty, to throw off such government, and to provide new guards for their future security. Such has been the patient sufferance of these Colonies, and such is now the necessity which constrains them to alter their former systems of government. The history of the present King of Great Britain is a history of repeated injuries and usurpations, all having in direct object the establishment of an absolute tyranny over these States. To prove this, let facts be submitted to a candid world."

Some of the historical references which bear directly upon this subject are as follows:

Benjamin Franklin

George Livermore, in Historical Research Respecting the Opinions of the Founders of the Republic on Negroes as Slaves, as Citizens, and as Soldiers, pp. 44-45, writes of Franklin, "Although slavery was tolerated in the Colony where he was born, and also where he afterwards became a resident, Franklin never owned a slave . . . this great philosopher, patriot, and statesman not only denounced negro slavery when struggling for national liberty, but left, among his last legacies to his countrymen, the most emphatic testimony against the institution."

He writes John Wright of London, "I wish success to your endeavors for obtaining an abolition of the slave trade." April 10, 1773, he writes Dean Woodward, "I have since had the satisfaction to learn that a disposition to abolish slavery prevails in North America." (He was in London at this time.) From Sparks Franklin, Vol. X, p. 403. On the 9th of November, 1789, as President of the "Pennsylvania Society for Promoting the Abolition of Slavery, and the Relief of Free Negroes Unlawfully held in Bondage," Franklin proclaims, "Slavery is such an atrocious debasement of human nature, that its very extirpation, if not performed with solicitous care, may sometime open a source of serious evils." His last public act was the signing of a petition to Congress, Feb. 3, 1790, as President of the above mentioned society, beseeching; "that you will be pleased to countenance the restoration of liberty to those unhappy men, who alone, in this land of freedom, are degraded into perpetual bondage . . . that you will devise means for removing this inconsistency from the character of the American people." Annals of Congress, Vol. II, p. 1197.

Thomas Jefferson

Thomas Jefferson wrote a denouncement of slavery into the original draft of the Declaration of Independence. It was struck out in complaisance to South Carolina and Georgia. (See American History told by Contemporaries, Hart, Vol. III, p. 537-9.)

"The abolition of domestic slavery is the great object of desire in those Colonies, where it was, unhappily, introduced in their infant state. But, previous to the enfranchisement of the slaves we have, it is necessary to exclude all further importations from Africa." Taken from the Pamphlet, "A Summary View of the Rights of British America." Jefferson's Works, vol. I, p. 135.

In the passage which was finally left out of the Declaration of Independence, he said, "He (the King) has waged cruel war against human nature itself, violating its most sacred rights of life and liberty in the persons of a distant people who never offended him; captivating and carrying them into slavery in another hemisphere, or to incur miserable death in their transportation thither." Jefferson's Works, vol. I, p. 23, 24.

Nearer the end of his life, he said, "But we must await with patience the workings of an overruling Providence, and hope that that is preparing the deliverance of these our suffering brethren." Jefferson Works, vol. ix, p. 279.

Franklin and Jefferson Did Not Believe in the Divine Rulership of George III

In his work, "The Divine Right of Kings," J. N. Figgis, says "The Revolution and the Act of Settlement disposed forever of the doctrine of indefeasible hereditary right, and made it all but impossible to maintain the theory of non-resistance,"*[1] while an American historian has written, "As early as the time of Queen Anne, the mystic halo of the divine-right sovereign had vanished, though interested men did not cease to deceive the masses with that royal aureole."[2]

That the above was true we must largely attribute to the political theories of Milton and Harrington and Locke and other liberal leaders, and the Americans also gained many of their political principles from these same men.[3] As Becker points out, "the philosophy of Locke seemed to Jefferson and his compatriots just 'the common sense of the matter.'"[4] These English philosophers did not believe in divine right,[5] "but practiced resistance to kings and magistrates, finding their justification . . . in natural law."[6] "And so there crept into the mind of the average man this conception of Natural Law to confirm his faith in the majesty of God while destroying his faith in the majesty of kings."[7] So Jefferson might well say, that in drawing up the Declaration of Independence, "I did not consider it as any part of my charge to invent new ideas altogether, and to offer no sentiment which had ever been expressed before."[8]

Benjamin Franklin

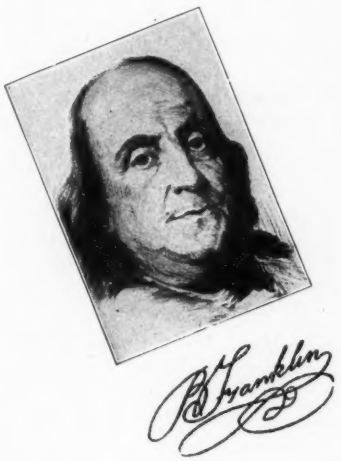
It is easily seen that Franklin's opinion of the King changed, but I could find no first hand evidence as to his belief in the divine right of kings, although from the above discussion, it would seem improbable that he held any such view. During the early part of the king's

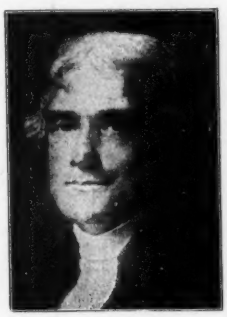
reign, Franklin said, "I can scarcely conceive a king of better dispositions, of more exemplary virtues, or more truly desirous of promoting the welfare of his subjects,"[9] while, during the Revolution, he writes of the king, "And yet this Man lives, enjoys all the good things this world can afford, and is surrounded by flatterers, who keep even his conscience quiet by telling him he is the best of Princes! I wonder at this, but I can not therefore part with the comfortable belief of a Divine Providence; and the more I see the Impossibility, from the number and extent of his Crimes, of giving equivalent punishment to a wicked Man in this Life." . . .[10] One biographer[11] says of him, "it was impossible for his deep-seated respect for law and order to have any toleration; though he did express on one occasion the remarkable conviction that, if George the Third had had a bad private character, and John Wilkes (the outlaw) a good one, the latter might have turned the former out of his kingdom."

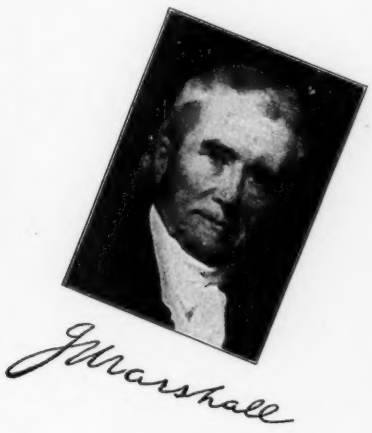
"Liberty or freedom consists in having an actual share in the appointment of those who frame the laws, and who are to be the guardians of every man's life, property and peace."[12] "It was impossible for such a man as this not to ally himself with the popular cause" . . .[13]

Thomas Jefferson

There can be little question that the author of the Declaration of Independence if he spoke his own opinions did not believe George III ruled by Divine Right, when he drew up the document. We are told[14] "that he was sincere need not be questioned; his enthusiasm began in his youth and continued through life. Democracy was a religion to Jefferson, and, with all his tortuous politician's soul, he held fast to the faith." . . . "The Declaration, in its form, in its phraseology, follows certain sentences in Locke's second treatise on government."[15] Jefferson himself says, "I know only that I turned to neither book nor pamphlet while writing it,"[16] so he must have been well-acquainted with Locke or Locke's expressions were in everyday use.







George III Did Not Refuse to Charter Stock Insurance Companies in American Colonies

"In England the normal mode of conferring corporate rights was by an issue of 'letters patent' or charter from the crown, formally designating the body of individuals a corporation and specifying appropriate privileges." See Blackstone, Commentaries, I, 472-473.

"The earliest colonial corporations, and occasional later ones, therefore, possessed charters granted directly by the crown . . . But as soon as the colonial governments had attained a slight degree of development the great majority of American corporations were erected by grants from colonial proprietors, governors or assemblies, and not by letters patent issuing from the English crown or by act of Parliament." See Harvard Economic Studies, vol. XVI Joseph Stancliffe Davis, Essays in the Earlier History of American Corporations. Essay I, p. 7.

"The royal governor was the direct representative, the general agent, of the crown in the colonies. By virtue of this office he was capable of exercising the royal prerogative within his jurisdiction, subject only to the limitation imposed by his commission and instructions; and this part of the prerogative (the granting of charters) was among those upon which no limitation was placed." Ibid, p. 11. Also see Greene, Provincial Governor, 92-93.

Apparently only two governors, Cornbury of New York and Hutchison of Massachusetts hesitated to grant charters. In the three types of colonies, royal, proprietary and chartered, practice varied somewhat. However, the usual process of obtaining a charter was: the granting of the particular charter was recommended by the council or assembly, whereon the governor issued the charter subject to the disallowance of the king.

Therefore, did George the Third refuse to charter stock insurance companies? In view of the above

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*1. Page 164, Figgis, "The Divine Right of Kings."
2. Van Tyne, Causes of War of Independence, p. 458.
3. McLaughlin, Steps in the Development of American Democracy, 26. Gooch, English Democratic Ideas, 356.
4. Becker, Declaration of Independence, 72.
5. Locke, Of Civil Government, Book II, sec., 95; Gooch, 180.
6. Op. Cit. 34.
7. Ibid. 78.
8. Ibid. 25; Jefferson, Writings (1869), VII, 304.
9. Letter, Franklin to Dr. Cooper, of Boston, given in P. L. Ford's, The Many-Sided Franklin, 432, For the change in attitude toward the king, see also, Bigelow, Life of Franklin, II, 34, 35.
10. Wm. C. Bruce, Benj. Franklin, Self-Revealed, 458.
11. Ibid, II, 99.
12. In his pamphlet "Some Good Whig Principles."
13. Bruce, II, 100.
14. H. J. Eckenrode, The Revolution in Virginia.
15. Becker, 27.
16. Writings (1869) VII, 304.

discussion, the question might well be, "Did George the Third disallow charters which had been granted stock insurance companies by the American Colonial governments?" The only charter that I find that was disallowed during his reign was one which had been granted an Indiana Missionary Society in New England, in 1762. Davis, History of Am. Corporations, I, p. 19.

Fowler's History of Insurance states on page 23, that on April 20th, 1762, "articles of agreement for one year were entered into between John Kidd and John Nixon to establish a Company for Insurance of Vessels, Goods and Merchandise on reasonable terms, as the Insurance of Vessels and Merchandise has proved a great encouragement to Trade and that my companies is most secure to the Insured, each partner was to pay one-half the losses, subscriptions to be made in the name of John Nixon," . . .

In 1768 the Philadelphia Contributionship was incorporated. Fowler, History of Insurance, p. 300 (This company began the principle of accumulation) see above ref.

"February 7, 1769, the Corporation for the Relief of the Widows and Children of Clergymen in the Communion of the Church of England in America was chartered by the Proprietaries of the Province of Pennsylvania. The same persons were incorporated by the Provinces of Pennsylvania, New Jersey and New York, respectively. Its plan, the crude idea of an annuity five times the amount of single annual payment, was derived from the earlier Presbyterian Corporation. October 10, 1769, the Corporation embraces the "principle of contract and bounty." Fowler, History of Insurance 617.

A Glimpse Into the Safety Movement

By W. H. Cameron

Managing Director, National Safety Council

IN the words of a past president of the National Safety Council "the instinct of self-preservation is essentially selfish but the instinct of self-sacrifice is essentially altruistic and the desire to save human life comes of the latter and not the former." The safety movement is an unselfish movement and could not be otherwise.

The safety movement, like most other great movements, originated almost spontaneously. The romance and glamour of industry of a score of years ago has, oftentimes, been attributed to the hazards involved, but it is rather hard for us now to picture a needless waste of life and limb as romantic and glamorous. Accidents in the industrial plant of that period were merely incidents and preventive measures were given little consideration. The workmen thought nothing of accidents, the management thought nothing of them and the general public knew nothing of them or cared nothing. When these accidents reached the consciousness of the persons involved, the safety movement sprang into being.

The first cooperative safety congress was held under the auspices of the Association of Iron and Steel Electrical Engineers in Milwaukee, Wis., Sept. 30 to Oct. 5, 1912. A resolution adopted at that congress provided for the organization of a permanent body devoted to the promotion of safety to human life in the industries of the United States, the organization thereafter being known as the National Safety Council. The resolution follows:

"WHEREAS: The Association of Iron and Steel Electrical Engineers regarding as worthy of particular attention the hazards to life involved in electrical operations in steel mills, and appreciating the importance of a general safety movement not only in electrical engineering but also in the steel industry as a whole and in all other varied and important industries of our country, and having met with such prompt cooperation in their proposals to establish a national organization devoted to securing increased safety to human life, have reached the conclusion that such an organization can best be brought about by action at this joint meeting of the Association of Iron and Steel Electrical Engineers and a cooperative safety congress; and it is, therefore, hereby

"RESOLVED: That the president of the Association of Iron and Steel Electrical Engineers be requested to take first steps toward the formation of a national organization for the promotion of safety to human life by appointing a committee on permanent organization which shall contain representatives of the federal and state agencies already established to supervise conditions of safety in our industries and shall also contain representatives from the mining, transportation and manufacturing industries of the United States; and be it further

"RESOLVED: That the committee so appointed shall be, and hereby is, authorized by this congress to organize and to create a permanent body devoted to the promotion of safety to human life in the industries of the United States; this committee to have authority to call future congresses of safety, increase its membership if it so desires, and to do such other acts as will promote the object for which it is established."

Since its inception the safety movement has drawn into its fold not only the mining, transportation and manufacturing industries originally stipulated in the resolution but it has drawn whole communities and individuals actively interested in the promotion of safety on the streets and in the homes.

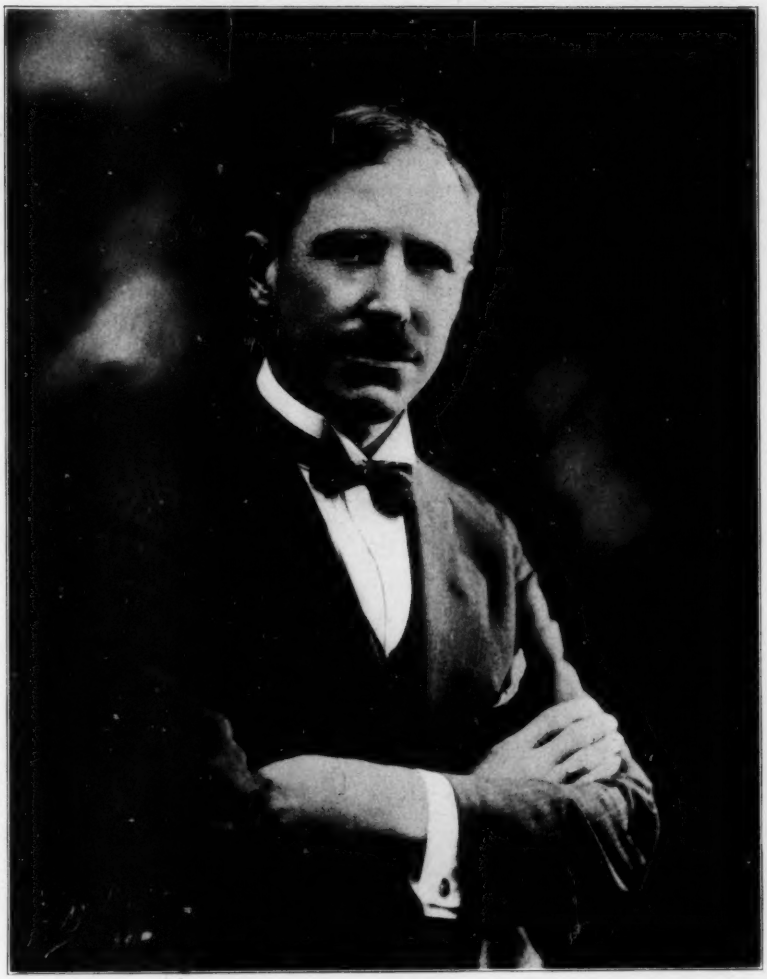
In answering the question: "What reduction in accidents has been effected in this country by the safety movement in general and what by the efforts of the National Safety Council in particular? Lewis A. DeBlois, in his annual report as President of the National Safety Council, 1923-24, says:

"We are told by actuaries that the span of life is increasing. Very

recently I studied carefully the curve of accident death rate in continental United States and noted a general declining rate from 85.4 per 100,000 population in 1901 to 78.0 in 1908, which I believe was a year of low activity following a financial depression. The curve then rises somewhat to a new maximum of 85.3 in 1913. From 1913 on, there are indications of profound changes. During our war years, 1916, 1917, and 1918, there is a peak reaching the high point of 87.2. This peak seems to be superposed upon a gradual decline of rate commencing in 1914 and continuing to a low mark of 68.7 in 1921.

"In 1922 and 1923 increases are indicated, to some extent due to increasing automobile fatalities. That the decrease in the mortality rate from accidental causes appears to have commenced about 1914 (if we make allowance for the war years) is interesting and perhaps significant. If the accident death rate of 1907, which was the lowest for the 14 year period (1900 to 1913), had remained constant from 1907 to 1923, inclusive, I estimate that 241,748 more persons would have suffered accidental death than was actually the case, and this in spite of approximately 100,000 deaths from automobiles. At a moderate valuation of $3,000 a life this represents $725,000,000 which we might multiply by three to get an approximate value for lives saved, non-fatal injuries prevented and property not destroyed—a total of $2,176,000,000. On the whole, I am inclined to believe that the marked decrease in accidental death rate is largely the result of the general safety movement."

So much for the past. The safety movement is both humanitarian and economic. The humanitarian aspect is so obvious that it needs little comment. However, some figures can be quoted to give some idea of the colossal importance of the problem. The death toll in this country in 1924 is estimated at 84,624 lives. The injuries, serious and minor, run into the millions. Of the total number, 19,000 fatalities caused by automobile accidents. Industrial accidents total approximately 23,000 lives and the balance of the total were caused by accidents in the homes and miscellaneous public accidents. The public safety problem alone is colossal. Public accidents are taking an average toll of 170 lives each day. Of this number it is estimated some 40 are caused by automobile accidents; 37 by falls; 22 by drowning; 18 by burns; 11 by machinery; 7 by street car accidents and the remainder by a large variety of special hazards.



W. H. Cameron

The move to conserve life and limb is indeed humanitarian and is by no means a futile undertaking. Nine-tenths of all accidents are avoidable. That is, the accident may be avoided by proper instruction in the hazard involved and mechanical and other safeguarding of the cause of danger.

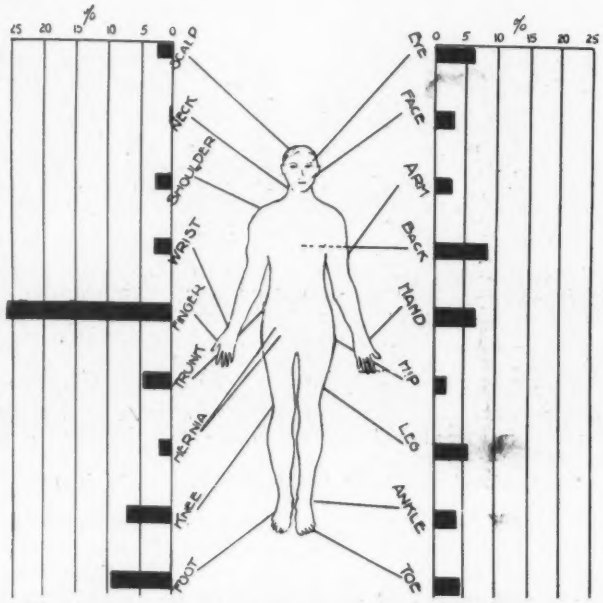
Although every accident resulting in a fatality or a serious injury is of tragical importance to at least the near relatives of the victim, a sum total of these accidents have lost much of its purport. Should 85,000 persons be killed in a war, conflagration, an earthquake or the like, the whole nation would be aroused. The horrible significance of the catastrophe is there; it is present in the universal accident toll also, but is harder to perceive.

Some specific instances of the cash value of industrial safety may prove the point better than more abstract generalizations.

Organized safety work in one automobile plant in one year saved time enough to build 30 additional motor trucks. The direct cost to employers of all preventable accidents in Illinois during the past five years was more than $37,000,000 according to Reuben D. Cahn, chief statistician of the State Department of Labor. Nineteen thousand, two hundred milk cans a year is estimated as the equivalent of the annual savings through the reduction of lost time accidents in the plant of Geuder, Paeschke & Frey Company, Milwaukee, Wis. The steam transportation system of this country pays an annual accident bill of approximately $30,000,000 and when, during a given year, it reduced this cost to $4,000,000 it increased its efficiency to an equal extent. Some time ago, the United

States Shipping Board reported to Congress that the activities of its Safety Engineering Section had effected a saving of $10,000,000 in a single year. This figure included saving of wages, decreased insurance rates and other factors—all properly charged to operation.

The center of gravity of accidental death in the United States was probably at one time situated in the industries, but since the inception of the safety movement it has been slowly transferring itself to the field of public accidents; in other words through our streets, our highways, our transportation systems and our public buildings. It is following the advance of power, but whether as we develop public protective measures and, thereby, diminish public accidents it will transfer itself to our homes, remains to be seen—for today it is sufficient to realize that the focus of the disorder is moving into the public life of the community.



This Is How a Large Manufacturing Company Charted Its Lost-Time Accidents Covering a Year.

The first automobile brought with it a complex problem which has increased in complexity until at the present time it affects directly or indirectly every inhabitant of this country. There are now 15,000,000 automobiles registered in the United States and it is estimated that, by 1930, there will be 30,000,000.

To meet this new age of transportation, cities were almost wholly unprepared, and the question of traffic control has grown suddenly in importance. It is demonstrated daily in the larger cities that proper control and supervision of traffic has resulted in fewer accidents. Elimination of left-hand turns, segregation of street traffic, pedestrian control, traffic officers, synchronized traffic lights, and numerous other devices have been invented to lessen the hazards to life and limb. It is claimed by some of our foremost city planning engineers that our cities represent the least efficient and most careless of the things built by man, and that the appalling increase of fatalities, not to mention accidents, upon the streets of cities is due fully as much to improper design as to the carelessness of the individual or poor traffic regulation.

Harland Bartholomew, city plan engineer, St. Louis, Mo., outlines the elements of good city planning which have a direct bearing on public safety as follows:

1. City planning implies the development of a system of main thoroughfares upon which the principal traffic movements of the city may take place, with consequent directness of travel, economy and dispatch.

2. This in turn implies sufficient number of thoroughfares for differentiation of traffic, passenger automobiles, auto trucks and street cars, thus promoting order and, presumably, increased safety.

3. Resident streets can be freed of all but local traffic movements in this manner with obvious increase in public safety.

4. A system of wide and well arranged traffic thoroughfares will permit more orderly transit systems and bus lines.

5. The main traffic thoroughfares can be equipped with heavier pavement, better lighting, safety islands and special traffic regulations that will, at once, both facilitate traffic and promote safety.

6. Railroad grade separations on main traffic streets, being limited in number, can be constructed and minor street grade crossings closed .

7. Zoning ordinances can pick efficient areas for the expansion of commerce, industry and residential developments, thereby eliminating a prolific source of confusion, discomfort, waste and danger.

8. Schools and playgrounds can be located on minor streets in residence districts where they belong, away from the noise and danger of the main traffic streets and industries.

9. Building heights, regulations in zoning ordinances can prevent over-concentration in business districts—probably the most fundamental prolific source of public danger.

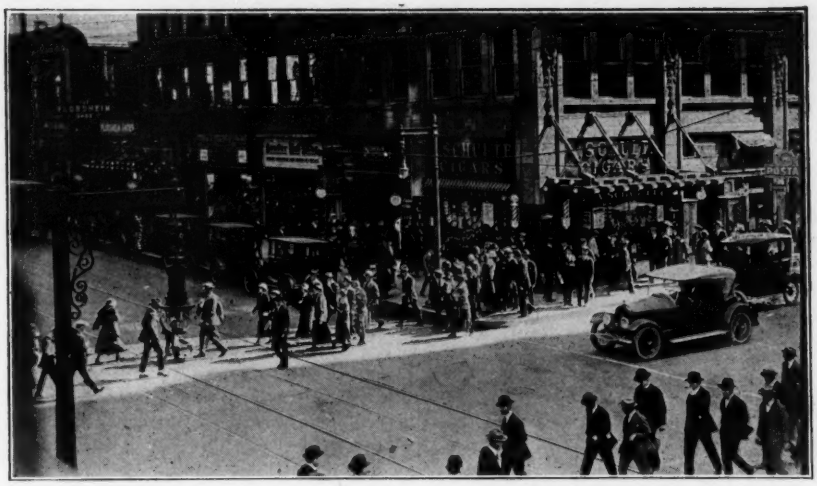
City planning is only one of the many channels into which the public safety problem is diverted for the time being. It is generally recognized that any effective movement for the reduction of public accidents must take to its bosom every man, woman and child in the country. Very early in its career, the National Safety Council recognized the fact that education was a most important task if accidents are to be minimized. In industry, despite the fact that mechanical safeguarding has reached a high point of development and standardization and has materially reduced accidents, accidents still happen. No safety efforts are complete unless they are largely devoted to arousing in the individual a respect for accident hazards and instructing them in safe practices. Largely through efforts of the Education Section of the National Safety Council, safety is a part and parcel of the school curriculum of more than 2,000,000 American school children. The safety work is correlated with the regular courses—since nationally known educators

have defined safety as a mental attitude or viewpoint toward life and not a separate subject for study. The education of children is not alone reflected in reduced accident rates among the children themselves but also among the parents of the children. Safe practices and safety consciences born in the school room are taken into the home of the parents more effectively than such teachings taken to them by adults.

Communities, fast becoming aware of the menace of avoidable accidents, are organizing themselves into effective associations known as community safety councils to work for the prevention of accidents. There are now 60 cities in this country with active councils studying accident hazards, solving safety problems and spreading accident prevention information and education into factories, homes, and schools. The public safety activities of the community safety council includes safety instruction in the public and parochial schools; organization of highway safety committees; placing of bulletin boards and the posting of public safety bulletins; the elimination of traffic hazards; law enforcements; conducting schools for automobile drivers; fire prevention; home safety; children's activities; safe drivers clubs; water life saving and others.

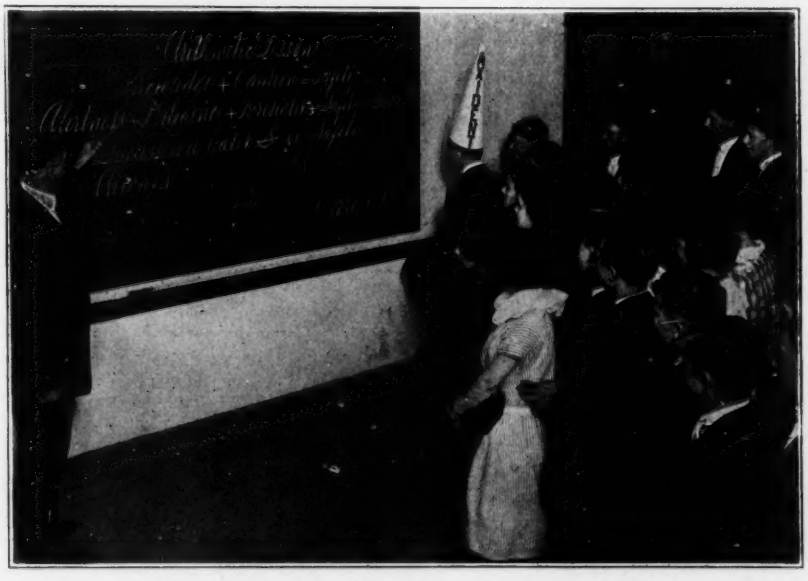
By schools for safety supervisors; first aid courses; fire prevention courses; mass meetings for workmen; meetings for managers and executives; organization of plant safety committees; plant visits and inspection and other means, the community safety council has become a remarkably efficient factor for accident prevention work in the industrial plants of the community.

Organized safety work has been effective in reducing accidents in nearly every city wherein there is a community safty organization. In Pittsburgh, during the first year of organized accident prevention work, industrial accidents were reduced 33⅓ per cent; in Rochester, N. Y., for the same period, all accidents were reduced 35 per cent. Delaware State showed a decrease of 31 per cent in accidental deaths from all causes, and the city of Wilmington, a 50 per cent decrease in fatal accidents. In Milwaukee, the death rate per thousand cars was reduced 50 per cent from 2.5 to 1.2 in two years. Detroit reduced accidental death almost 50



Dallas, Texas, Has a "Jaywalking" Ordinance Which It Enforces to the Letter.

An Offender Being Tried on a Charge of "Carelessness" in a School Safety Court.



A Blackboard Safety Lesson in a Kansas City School.

per cent in one year in the face of an increase of 16,000 automobiles and accidental deaths to school children were reduced about 70 per cent in two years. The St. Louis death rate for 1,000 automobiles decreased from 3.7 to 1.4 in two years and accidental death to school children were reduced 60 per cent.

The experiences of these cities have furnished a partial yet convincing demonstration of what can be done when the whole community is organized to combat the waste of human life through preventable accidents.

The safety problem is a world problem. Its solution is of vital importance in our industrial and civic life. The prosperity of any nation depends on the productiveness of its workers, which, in turn depends to a large extent upon their safety, health and welfare. After 13 years of experience in organized national safety work it is significant that the enthusiastic interest of the employer in accident prevention has not attended the efforts of governmental labor law enforcement. Blind use of the "policeman's club" has not brought results. The American method of solving the accident problem is a democratic one. The individual industry determines its own method. If there is a distinctive note in the American method of minimizing accidents, it is the manifestation of a real industrial democracy, the methods and result depending upon the cooperation of employer and employee. In many instances it has led to a better understanding of industrial problems and has shown the possibilities of effective cooperation.

The safety movement has stood the test of time. It has saved countless lives and countless dollars. In the words of a safety engineer who has directed the safety work in a big radiator manufacturing concern:

"Accident prevention is tested and tried common horse sense. It's right, it's fair, it's economical beyond question, it's humanitarian and, what's more, it's on the square."

The Pedestrian's Responsibility

Massachusetts Safety Council Investigates the Attitude of the Average Pedestrian Toward Traffic

THE entire country has shown great interest in the work of the committee on pedestrian hazards, appointed by the Massachusetts Safety Council to determine to what degree the pedestrian was a factor in the 345 deaths and 9,657 injuries in which he was involved on the highways of that state last year.

The inquiry sought to develop accurate information along the following lines: (a) What is the mental attitude of the average pedestrian towards traffic; (b) How many are disobeying traffic signals set against them; (c) How many cross the street recklessly where no traffic officer is on duty; (d) Do motorists slow down for jaywalkers and children; (e) Is there a relation between children at play in the streets and the highway accident rate among them in certain cities; (f) Can we establish a safe interval of distance, as denoting a break in traffic, at which pedestrians may cross a highway safely where there is no traffic control.

After a study of the problem in several typical cities, and in the belief that accidents to pedestrians can be reduced below five thousand in 1925 if the public will take an active part in its solution, the committee offers the following conclusions:

1. There exists a reckless group of pedestrians, numbering as high as 10 per cent, who disregard all police regulations made for their safety, and who walk into approaching motor traffic with no attention to the hazards involved.

2. The increase in the number of accidents involving children, while primarily due to the greater volume of motor traffic, will not be checked while the streets continue to be used as playgrounds, or until children are better informed as to the speed of approaching vehicles, when they attempt to cross the street or highway under what seems to them to be safe conditions.

3. In rural communities where there are no sidewalks, pedestrians should be urged by local authorities to use the left hand side of the roadway, where they are not in as great danger of being struck down by automobiles approaching from behind.

4. There is no safe interval of distance that can be measured in feet to guide the pedestrian in crossing the highway where there is no traffic control, since elderly people require twice the time of more physically alert persons, but every person, when about to cross a street, should consider its width, its volume of traffic, and his own physical condition. Briefly stated, wait for a long break in traffic with no speeding auto approaching.

5. Quite apart from the efforts that will be directed against reckless motorists, the death and injury of 10,000 pedestrians in Massachusetts in 1925 can be checked only by some dramatic, state-wide appeal to pedestrians for their universal participation in a real safety crusade.

6. The hour of 11 a. m. on Monday, Jan. 5, should be set aside for this appeal, and every employer of labor, every teacher of public and parochial school children, every mother of children below the school age, should endeavor at that hour to get over a message of real instruction to those in his or her charge. At the same time, traffic officers throughout the state should begin a vigorous enforcement of traffic regulations as they apply to pedestrians, until a hundred per cent cooperation of the latter has been obtained.

In Springfield, Worcester, Cambridge and Somerville the actions of 19,577 pedestrians were noted by trained observers, and of this number 2,137 left the sidewalk without due regard to their own safety. During the same period 13,052 motor vehicles passed through these streets. Where a traffic officer was on duty, the pedestrians disregarded his signals.

(Continued on Page 30)

The Hazards of Improper Radio Installation

By H. J. Burton

NOTWITHSTANDING the fact that it is nearly thirty years since Marconi first experimented with wireless and more than seventy years since the theory of wireless has been known, previous to 1921 the public knew little about the subject. Broadcasting has revolutionized radio communication and today "listening-in" is one of the most popular pastimes in the country.

In new developments and pioneer work in almost every field of activity mistakes and accidents occur. It is difficult, if not impossible, to guard against accidents in advance of the inventions or devices which make such accidents possible. Serious accidents have occurred in the installation and operation of radio sets. With the rapid development of radio thousands upon thousands of receiving sets have been installed, aerials have sprung up all over the country and broadcasting stations have virtually woven "webs of radio" over the entire world.

Investigations show that although adults have been seriously injured, and in some cases killed, the majority of radio accidents have occurred to children. Radio is a life saving, not a death dealing agency. Thousands of lives have been saved when messages have come across the seas giving the location of vessels in distress. It is one of the safest and sanest of pastimes if the apparatus used is properly installed and handled. The purpose of this article is to outline some of the many accidents which have occurred due to improper installation and handling of radio equipment. Certain lessons have been learned in the "dear school of experience," and measures are now being taken to avoid repetitions of the accidents.

It is well known that in practically all industrial accidents the item "falls" is near the top of the list of accident causes and a study of the subject shows there is no exception in radio cases.

The fatal and most serious radio accidents appear to be due to electric shocks and burns. Although it is no doubt true that most electric shock victims could have been revived or resuscitated if it were not for other injuries due to "falls" or caused by burns.

Ether Waves

It should be kept in mind that most of the accidents reported in connection with radio have been due to the installation and handling of equipment by children and inexperienced amateurs. Often too much haste in attempting to get the apparatus installed has been the fault.

The amateur electrician or more experienced radio fan has come in for his share of accidents. More difficult and really hazardous work has been attempted by amateurs of this class. Most radio enthusiasts have attempted to receive messages only, but some of them who have more or less knowledge of electricity have built sending stations of their own. While every encouragement should be given to young men to study and experiment, they should be warned of the dangers and given proper instruction, so that they will be in position to avoid the pitfalls of those who have been injured.

The amateur sending station is generally erected and operated by young men possessing some knowledge of electricity. These men have often received shocks and have some idea of the effect of a flow of electrical current through the body. But it is a fact that "a little knowledge is a dangerous thing," and a smattering of technical terms and a knowledge of a few of the fundamentals will not make a young man competent to handle transformers that "step-up" to high voltage, nor will it make him competent to climb poles, stand on roofs and handle live wires. A number of accidents, some of them serious, may be traced to the careless handling of equipment that in the electric light and power industry would be considered extremely dangerous and handled only by experienced men under careful supervision, and with every precaution in the way of tools and appliances for the prevention of accidents.

Most transmitting or sending equipment is very dangerous if improperly used. Many radio enthusiasts do not realize the caution

necessary in handling the "step-in" transformers used with such equipment, especially if the high voltage terminals are not plainly marked and properly guarded. Many amateurs have purchased distribution line transformers for spark transmitters. This type of transformer is no plaything and should be used only under proper supervision.

The placing of radio aerials and equipment too close to energized electric light and power wires is obviously a hazard, not only to the one who places the wires but also to the one who uses the equipment connected to the wires.

A radio aerial not provided with an approved lighting arrester and suitable ground wire permanently connected to a good earth connection is a lightning hazard, and as such is dangerous to life and property. This fact has often been overlooked with disastrous results.

Storage batteries not carefully installed and adequately protected by fuses are a fire hazard and operators have been severely burned when short circuits have occurred on some of the larger capacity batteries now used. Proper ventilation should be provided when batteries are being charged and open and exposed flames should be kept away.

All wiring should be approved by some competent authority. This is especially true when connections are made to the ordinary electric light service. The installation of a rectifier and battery may overload a circuit and special wiring be required, a fact often overlooked by the radio enthusiast.

The up-to-date receiving sets now being manufactured by reliable companies in large quantities are simple to handle, in fact the majority of sets are owned and successfully operated by children and amateurs. The ability to operate a set successfully does not necessarily mean ability to install such a set. Proper installation means the erection of an aerial, wiring and the making of electrical connections. Work of this kind should only be undertaken or supervised by competent electricians and linemen properly trained and equipped for the work. There is no wonder that accidents have occurred when boys and inexperienced laymen have climbed poles and performed other feats usually only undertaken by specially trained men equipped with safety appliances. It is significant to note that it has been necessary for the electric light and power companies to kill circuits in order to remove aerials installed by amateurs.

The following partial list of accidents which have been reported proves the existence of a serious hazard.

"A boy of sixteen assisting a friend to erect an aerial had wires attached to a slender pole and when the pole dropped into the hole it fell toward an alley, the wires com-

It Is Dangerous to Attach an Aerial to an Electric Light Pole. The Aerial May Drop and Touch the Drop Wires to the Light and Become Charged.

ing in contact with an electric light and power line. The boy holding one of the wires was instantly killed. The wires wrapped around him and burned the body badly.

"A man placing an aerial from tree in lot across alley to gable of his own house. He was pulling the bare aerial wire over the insulated 4,600 volt wires in the alley when the insulation wore through it, grounded through his body and he was instantly killed.

"A young man was killed by a charged aerial when he attempted to clear wreckage caused by wind which blew down the aerial. The wires had been supported above the electric light and power lines on a tall mast.

"Two boys were attempting to string an aerial from house to house over electric light and power wires. One boy was killed and his father who attempted to rescue him was also killed.

"A man was killed when he attempted to rescue a boy, who had run into an aerial lying over a 220 volt service wire which was on the ground. It had been raining and was very damp and foggy. The boy was unable to get away from the wire and several persons attempted to rescue him. All received severe shocks. The first man to make the attempt was killed. One man finally cleared the wire. The boy recovered altho he was badly burned.

"A man was killed when his head came in contact with a broken signal wire which had fallen over a street lighting circuit. This wire had been put up between two houses on opposite sides of the street by two boys to operate a telegraph instrument. The wire was broken by a windstorm and when the lighting circuit was turned on in the evening, the wire set fire to some grass and the passerby was killed investigating it.

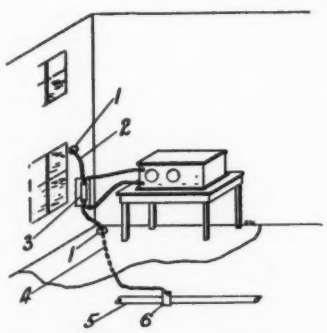
"A man shifting wireless apparatus on the roof of his house came in contact with high voltage lines and was killed instantly.

"A boy, aged 17, a radio experimenter, was electrocuted, when working on his apparatus. He was connecting up a storage battery with a lighting circuit in a shed at the rear of his home when the accident occurred.

"Two boys were instantly killed while attempting to install an aerial which they had thrown over an electric light and power line.

"A number of serious, and some fatal, accidents have occurred in different parts of the country when wires attached to kites have come in contact with energized lines.

"Amateurs who have installed poles for aerials have neglected to guy them sufficiently and received



1 Porcelain Tube
2 Lead-In Wire
3 Lightning Arrester - Indoor Type
4 Ground Wire -
5 Water Pipe
6 Ground Clamp

Interior Details of Installation of an Outdoor Antenna Where an Indoor Lightning Arrester Is Used

falls with serious results when the pole has fallen under their weight.

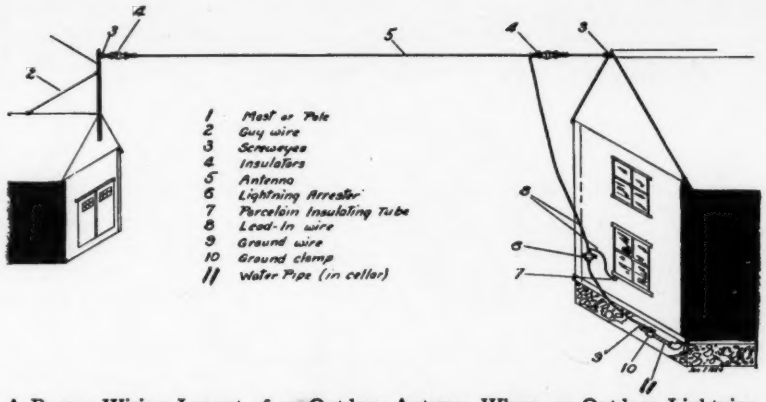
"In erecting antennae quite often a tall slender pole is used, being guyed in 3 directions. The antennae wire is held to the pole by a rope run thru a pulley. In a short time this rope rots and breaks and the antennae falls. In some cases the ambitious amateur attempts to climb the pole, which is often made of 4x4 timber, spliced to a length of 40 or 60 feet. In still other cases the pole consists of lengths of pipe. Accidents have resulted from this through losing grip on the pole, as well as by the pole itself breaking causing a disastrous fall.

"Several instances have been recorded where wires attached to chimneys have started bricks falling endangering the lives of those below.

"The following notes contributed by a radio enthusiast serve to emphasize what has been written about storage batteries: When battery is charged by the owner of a radio set it is quite often installed in a living room, adjacent to receiving set. When battery "gases," if the caps are removed, small bubbles rise to surface and break, throwing a spray of electrolyte out of battery. To avoid this some operators leave the plugs in place, allowing the vent to take care of gassing. In this case, if an open flame is brought in the neighborhood of the battery, the confined gases explode—blowing the caps out of the battery, and scattering electrolyte. Battery should be installed in basement and properly fused leads run up to the receiving set."

Although no actual figures are available it is safe to say that radio accidents seem to be on the decrease. It is impossible to estimate how many accidents have been averted by proper publicity and by the prompt and decided action of many public utilities, who as soon as conditions were realized by them made a survey of their properties with a view to eliminating the hazards of aerials in close proximity to live lines, and who broadcasted information and warnings to the public. The warnings were in the form of stickers attached to customers' bills, newspaper advertisements, talks before school children, and, in some instances, warnings and information were sent out by means of radio itself.

The executives of the National Electric Light Association deserve credit for the prompt action in appointing committees to study the radio hazards in connection with their own lines. This prompt action has no doubt saved many lives. The following suggestions and pertinent points have been compiled from information sent out by member companies of this association. The warnings are addressed to children and the public generally.



A Proper Wiring Layout of an Outdoor Antenna Where an Outdoor Lightning Arrester Is Used. Porcelain Knobs Should Be Used to Support Parts 6, 8 and 9.

"Never pick up a wire lying on the ground or dangling from a pole. The wire might be 'alive,' that is, charged with electricity to a dangerous degree. Report fallen wires immediately to the police department or Power Company.

"Never climb a pole to which wires are attached. They might be in contact with high voltage wires and consequently dangerous.

"Never string wireless aerials over or under any other wires. Should these two sets of wires come in contact with one another the aerials might become dangerously charged.

"Never attach radio aerials or anything else to poles carrying wires of any sort. Accidental contact with live wires may cause injury or death, or bring about fires.

"Always attach aerials to substantial supports, so located that if either the support or aerial wire breaks it cannot come in contact with other wires.

"Remember that it is quite practical to operate a radio set with an indoor aerial.

"Do not use Kite Aerials.

"Do not attach aerials to any pole or tower carrying wires.

"Do not string radio antennae over or under any other wires.

"Do not attach antennae to anything but substantial supports.

"Do not climb poles upon which wires are supported.

"Do not attach antennae to chimneys. Chimneys were not designed for such purposes, and you might be down below when the bricks start falling.

"In the interest of public safety the Company is forced to forbid the attaching of any radio aerials to its poles and to insist that no radio antennae be strung above its power distribution wires."

Many amateurs who plan the erection of a high aerial fail to realize the flimsiness of iron pipe in long lengths. An iron pipe pole is very "limber" and bends very easily during erection. At the same time it is very heavy. Such a pole should be erected by men experienced in this class of work.

Some radio men are putting a fuse in the aerial circuit, so that if it picks up any current it will blow the fuse. A small instrument fuse gives sufficient capacity for this purpose.

As the art of radio has developed, it is seen that one very effective remedy for the hazards incident to the use of the outdoor aerial is not to use it. Antennae wires may be erected indoors, and when equipped with proper instruments will give very good results, though as yet they do not seem to be quite as satisfactory as the outdoor type.

Indoor antennae are not subject to crosses with power and light wires or other commercial conductors. There is no special danger of the aerial or the erector falling during erection. Windstorms or sleet will not affect the indoor wires. Interference will be reduced to a minimum.

The indoor antennae should be supported on as good insulators as the outdoor type, and should be provided with the same lightning protection and ground switch equipment and handled in much

(Continued on Page 31)

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EDITORIAL

This is our first New Year's. The generous and increasing support that is being given our efforts is appreciated. We hope to merit this confidence by continuing a constructive policy which has as its object the general advancement of the insurance business.

The outlook for the New Year is most encouraging. The people in the recent election have emphatically declared their faith in American Business. Their trust must and shall be religiously kept. Faith is best retained by truth. Public confidence in the insurance business can be furthered during the coming year in no better way than along the path of truth.

Trade associations render great service to the business of the country. Their results are, in most instances, indirect, and many times the most efficient secretary who feels the great constructive value of his work does not advertise it enough. Work well done constitutes his reward. Only when members grumble about dues does he tell them what his organization is doing, and then not as much as he should.

The job of the trade association manager is highly political. The secretary comes to dislike flattery—overly keen to detect it. He places high value on good fellowship. He has great faith in his fellow man, otherwise he could not retain their confidence. This results in too little advertising for the work he and his association are doing.

The Trade Associations have done much to raise American Business to the high place it now occupies. They have increased the sense of moral obligation in industry. They have stood for giving the ultimate consumer a square deal.

The establishment of trade practices has eliminated in many lines of business much of misbranding, overweight, underweight, undersize, lack of standards, use of inferior materials, lack of quality, false and misleading advertising, short weights, misclassification, unwarranted cancellations and other waste and harmful practices that had crept in.

Many trade organizations have created a sense of moral obligation to the consumer. This has resulted in less piracy of competitors designs, patents, trade marks, trade names, plans, etc. The growth of men's pride in their business has resulted in better and more uniform quality of goods, fewer substitutions, less overcharging and better service. There is much less "labor stealing" among those in the same industry and bribery of buyers has been greatly lessened. Standards for goods have been agreed upon. There is less misrepresentation of goods and prices.

Associations are rendering many direct services to their members, such service varying with the industry served.

The greatest service of the Association, however, is its indirect service to the industry it serves.

The Trade Association should receive the wholehearted support of all legitimate American industry.

The proposal for a national organization to conduct or supervise fire rating in the United States has again come to the front. Mr. Hobbs, of the Western Actuarial Bureau, has said that it is the solution of the problem from a stock company viewpoint.

Certain it is that there must be some change. What has happened in Mississippi can happen in some other state and in all probability will happen sooner or later.

Not only is the present situation unsatisfactory but many times it violates the law.

Saturday, January 17, was the two hundred nineteenth anniversary of Benjamin Franklin, that great statesman, scientist and philosopher, and the founder of Mutual Insurance.

When, in 1752 Franklin established the first American insurance company, which was a mutual company, he perhaps little dreamed of the magnitude Mutual Insurance was to reach in the coming centuries and that it was to be an invaluable boon and protector to the millions to come.

The man who "snatched the thunder from heaven and the scepter from the hand of tyrants," had, perhaps, visioned a good that was to extend on and on, and become in itself a living memorial of beneficence to his name—a prayer from the widow and orphan and the helpless in time of greatest need, or a thankful refrain from a saved business man in time of conflagration and ruin!

The name of Franklin will ever be with us, the typification of good will, relief and help to all mankind.

Our Churches

By J. J. Fitzgerald

Assistant Secretary
Grain Dealers' National Mutual Fire Insurance Company

"WHY Smith doesn't go to Church" was the title of an essay written a few years ago by one of our popular novelists. It created quite a stir at the time, and brought forth many opinions. Nobody suggested, so far as we recall, that Smith probably had a dread of fire. Learning that the burning record of our sacred edifices was five a day, he no doubt preferred to take his chances in the open. But even though Smith doesn't occupy a pew on Sunday, buttonhole him anywhere and he'll tell you that the Church is a good thing for any community; that he wouldn't want to live in a town that didn't have a house of worship. It is just that feeling in men that adds a touch of sadness to the burning of a church. We feel instinctively that the community has lost something of value, even though it may be only a little frame church around the corner. When an historic edifice with its priceless manuscripts, such as Plymouth Church in Brooklyn, succumbs to the flames, we feel as though murder has been committed. Now once again we rise to remark that an institution that means so much to us should enlist our best efforts to preserve it from the ash heap; but like our homes and our schools, our churches are generous in their contribution to the fire bill.

We speak in no carping spirit—the church has been too great an influence in our life for anything like that; but if the prevention of waste isn't a Christian obligation, we don't know what is. The Church has a duty to perform in preaching against waste of any kind; fire waste should be listed with the seven deadly sins.

As we were coming out of church this morning, an altar boy was emptying burning charcoal from a censer, and we noticed that he didn't stop to stamp out the fire. He was a safe distance from any building, yet there was a breeze blowing, and damage might have resulted from his act. We noticed too, as we have on many other occasions, that the boy who lit the candles, blew the taper out instead of pulling it down into the holder to extinguish the light. Invariably when a taper is blown out, a spark floats away, a light thing to be sure—too light possibly ever to cause a fire—but the boy with the censer and the boy with the taper have the wrong slant on fire prevention. They are developing wrong habits, and habits too that might easily have serious results. Those who handle censers and candles while robed in flowing vestments have need to be especially careful.

Pacific and Atlantic Photo

This Beautiful Chicago Church Was Recently Destroyed by Fire. It Went to Make Up the Day's Quota of Burning Churches

Our first lessons in fire prevention were learned more than 30 years ago, and in a day when the fire insurance business gave little attention to the subject. It was then looking after rate, and permitting hazards to take care of themselves. The old priest under whom we served as a boy spoke six different languages and he was a fire preventionist in every one of them. He was a strict disciplinarian; in fact, there was a touch of the army officer about him; everything had to be orderly, and the Lord help the one who dropped a lighted match in his presence. We tipped over the censer one day while he was officiating at service, and fortunately we handled the situation without any serious results; but until services were over, we know the good man passed through the fiery region itself. He has gone to his reward, but the old frame church which he erected more than fifty years ago still stands. It has been veneered with brick, and is a better structure than it ever was. We need a litle of his spirit in all the churches of the country.

The business administration of a church is usually handled by a select committee, or everybody takes a hand in it. In either event, fire prevention gets very little attention unless there happens to be a "crank" among the faithful. Even then, it takes a place far down on the program. We do not recall ever having seen a fire extinguisher in a church of any denomination. This has been the observation of others with whom we have conferred. We know that when we have been engaged in city inspections, the reports turned in by

those having the churches on their list invariably called for fire extinguishers. This point in itself is worth serious consideration.

The last record we have seen of church fires, showed a total of 3,500 in two years, with a loss of $6,000,000.

Unknown Causes head the list with $2,476,881. This cause, as usual, conceals a lot of careless habits, and it may have a torch concealed under its flowing robe, as Incendiarism is directly charged with only $64,000. There is no doubt at all that a church is burned now and then by some fanatic; but personally we do not think there is very much of this kind of work going on.

Heating Apparatus, Defective Flues, etc., get in their deadly work to the tune of $1,351,014; Lightning following with $609,639 to its credit—or rather discredit. Electricity accounts for $463,317. The other well known causes take up the line of procession in their usual positions. After "Cause Unknown," Lightning, Heating and Lighting, are the principal church burners of the country, and they all come within the limits of Preventable Causes.

There is no reason at all why church construction cannot follow modern fire prevention lines, without any great sacrifice of the symbolism or beauty that characterizes Church architecture. The Cathedral of the middle ages, which we copy to such a large extent, expressed the mind of the people of that day. It was not only a Church, it was a town hall, as well as a theatre for the performance of the mystery plays of the day. The steeple or tower was used as a lookout to keep an eye on the enemy, and to house the bells, which called the people from far and near to divine worship. But we of this day have no need for watch towers, and "Big Ben" tells us when it is time to leave home.

Steeples and spires that pierce the skies, beautiful and symbolic though they may be, are fine targets for lightning after all. They can be rodded, of course, but it is a difficult matter to make repairs or renewals on a narrow spire, and unless a lightning rod system is kept in good shape, it is worse than useless. It has been our experience that Churches are none too well off in the goods of this world, and for that reason, we believe when it comes to a first class heating plant or a pair of sky-piercing spires, the heating plant should be selected. As a matter of fact, the burning record of churches shows that the heating plant is the danger spot. As a general rule, it is cold all week, and then fired up red hot for Sunday, and too often by a sexton who leaves it to care for itself. Any heating plant needs safeguarding; a church plant with the severe treatment it gets should not only be installed in the safest manner possible, but should be attended with the utmost care.

It is our opinion that every church should have a committee charged with the duty of making regular inspections of all buildings and equipment. Such a committee should not only check up on housekeeping, lighting and heating equipment, but be empowered to make necessary repairs. Church fires could be reduced in this way. Of course, the committee would install fire extinguishers, and perhaps look after insurance matters. It is a sad reflection on church management that sufficient insurance is seldom carried on church property.

A New Standard of Service

The Story of the Liberty Mutual of Boston

THE Liberty Mutual was organized in 1912 to serve employers under the Workmen's Compensation law, which became effective in Massachusetts on July 1 of that year.

The creation of a new mutual insurance company having the support of the leading manufacturers and business men of the state, united the stock companies into a formidable opposition designed to hamper the growth of this new company.

The directors realized that opposition of such a nature could only be met successfully by an organization doing business on sound principles and with a clear conception of its ideals. The ideals expressed below, which were formulated in a vote of the directors at the very beginning, recognized a new and higher standard of service in the field of Employers' Liability and Workmen's Compensation insurance:

To direct the affairs of the Association in a spirit of absolute fairness to employer and employee and with the utmost economy consistent with a high degree of efficiency.

To urge every employer to assist the employers who are co-operating through the association to prevent the waste resulting from the large number of industrial accidents and to reduce the insurance cost to a minimum.

To treat liberally claims presented by honest employees but to exercise the greatest diligence in detecting claims arising from fraudulent motives.

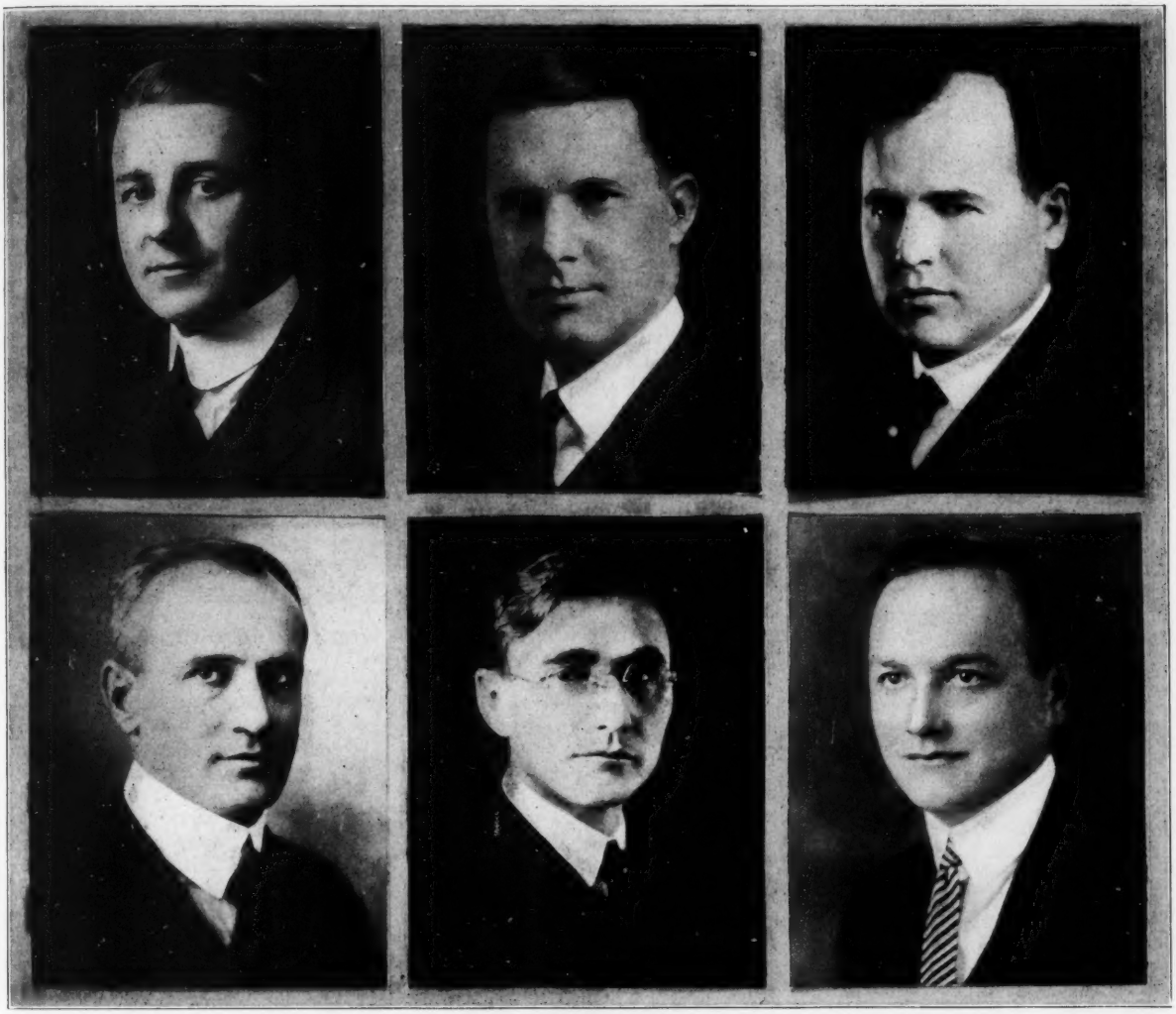
To invest prudently the Association's funds.

In the formulation of these ideals the new company was encouraged by the fine record of the Factory Fire Mutuals which have for so many years demonstrated that a fire insurance company should first be an engineering organization working for the prevention of fires.

The presence of Joseph P. Gray, President of the Boston Manufacturers' Mutual Fire Insurance Company, and also during many years, of John R. Freeman, President of the Manufacturers' Mutual Fire Insurance Company, on the Board of Directors of the Liberty Mutual, early identified this company with the ideal of prevention in the reduction of insurance cost.

The first general attempt at a system of merit rating was made in 1913 by David S. Beyer, Vice-President and Chief Engineer. This was a very simple plan suggested by the schedule rating plans of the Factory Fire Mutuals.

The plan allowed for a maximum credit of 10% for the absence of high pressure boilers and engines, elevator and elevator hazards. Building construction and driving arrangements were also given consideration. Within a few months of the adoption of the Liberty Mu-



Liberty Mutual Officers

Top Row, Left to Right: Clark E. Woodward, Vice-President and Secretary; Oscar H. Simmons, Jr., Treasurer; Cooke Lewis, Comptroller. Bottom Row, Left to Right: Percy H. Titus, General Claims Manager; David S. Beyer, Vice-President and Chief Engineer; R. A. Wheeler, Vice-President and Actuary.

tual merit rating plan by the Massachusetts Insurance Department, other companies asked for the adoption of the same plan for their own use.

In the beginning the company wrote only Workmen's Compensation insurance and operated only in the State of Massachusetts. It was stated in the first annual report as of December 31, 1912, that the company had written $619,256.00 in premiums. On December 31, 1923, it had written $7,775,000 in premiums, had assets of $7,885,000 and a surplus of $1,335,000. The growth of this company is continuing and in 1924 it wrote a substantially larger volume than in any previous year and had a marked increase in assets as well as an increase in its surplus.

In 1915, the Liberty Mutual extended its business to general liability lines and in 1918 began to write automobile insurance. In that year, its automobile premiums totalled only $36,456. In 1923 its automobile premium income had increased to $1,178,710.

In 1916, the company extended its business beyond Massachusetts and today operates in thirty-six states and maintains branch offices in twenty-five leading cities.

In the states in which the Liberty Mutual writes a large volume of business, Advisory Boards have been organized. These boards are made up of executives of our policyholders and are men of large affairs and broad experience. They are in touch with the company's business in their territory and act in an advisory capacity with the Board of Directors.

Over 400,000 accidents have been handled since the Liberty Mutual's organization of which ninety-nine and one-half per cent have been settled without contest before any industrial board or court.

The policy of the company in the handling of claims of injured workmen was outlined by Mr. S. Bruce Black in a paper read before the Industrial Accident Boards and Commissions, at San Francisco, in which he stated:

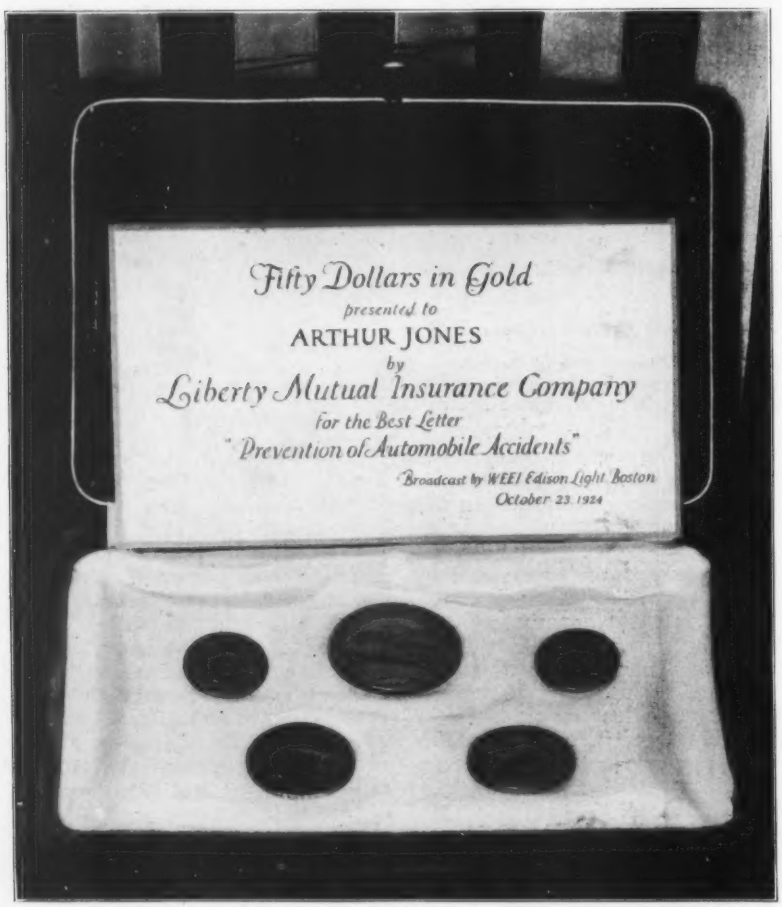
"The insurance fund or company can await a medical report on the degree of injury, can mail a blank for the workman to fill out and then forget him until the prescribed form is properly made out, signed and returned. And this is a cheap way of doing business. It requires few claim investigators and a small claims organization. It enables the

insurance carrier to maintain a very low administrative cost, one that looks good in comparison with other companies.

"On the other hand, the carrier, upon receipt of notice of injury, if the indications are that the injury is a disabling one, can at once send a representative to visit the employee to see that the proper medical treatment is available; perhaps arrange to transfer him to a hospital, or arrange for a visit by a specialist, and whatever forms are needed can be explained and signed, and when the compensation becomes available it can be paid.

"This method requires field investigators, it requires a claim organization and it increases the administrative cost. However, this method gets to the injured workman the benefits that the law contemplates that he should have and more than that, my company believes that in the long run this is the more economical plan, for we follow up the disabled worker to see that he gets the treatment which will soonest return him to work, and we co-operate with him and with the employer to get him back on the job as soon as he is able to work. We save money for the insurance carrier, but we do this by restoring the workman to his earning capacity which benefits him. And by saving in compensation costs, we directly benefit the employers, whom we insure, by a reduction in their insurance premiums and by the returns which a mutual company, such as ours, makes to its policyholders of all premiums not needed to cover necessary costs."

This Attractive Window Exhibit of the Liberty Mutual Told a Forceful Story. It Had Great Advertising Value.



The Liberty Mutual Is Active in the Work of Accident Prevention. The Above Is a Picture of the Fifty Dollars in Gold That Was Presented to the Writer of the Best Letter on "Prevention of Automobile Accidents." This Letter Was Broadcast October 23, 1924.

Wallace B. Donham was the first President of the Liberty Mutual and is still a director of the company.

Walter S. Bucklin has been continuously associated with the company since its organization, first as Vice-President and General Manager, and from 1914 until February, 1924, as president. In September, 1923, he became President of the National Shawmut Bank of Boston, the second largest bank in New England. In February, 1924, he was elected Chairman of the Board and S. Bruce Black was elected to succeed him as President.

Mr. Black had been with the Liberty Mutual for many years as Treasurer, Vice-President, and in September, 1923, Vice-President and General Manager.

Clark E. Woodward, Vice-President and Secretary, has been with the company since its organization. He has general charge of all rela-

tions with policyholders and the sale of new business.

David S. Beyer, Vice-President and Chief Engineer, came with the company at the time of its organization, after an extensive experience in safety engineering with the U. S. Steel Corporation. Mr. Beyer is one of the best known safety engineers in the country. He is the author of the "Safety Hand Book," acknowledged to be the most practical and comprehensive book on industrial hazards. He is also the writer of numerous magazine articles, and has produced three safety films.

John W. Cronin, Vice-President and General Counsel, has also been with the company since its organization and has continuously handled the claim work of the company.

Frank H. Hardison, who was for a great many years the able and respected Commissioner of Insurance of the State of Massachusetts, has since his retirement from that office been Consulting Actuary of the Liberty Mutual.

R. A. Wheeler, Vice-President and Actuary, has been with the company since 1918, after an extensive experience as Actuary of the Massachusetts Insurance Department.

Percy H. Titus, General Claims Manager since 1917, was previously engaged in claims work for the Boston Elevated Street Railway Company.

Cooke Lewis, Comptroller since 1921, was formerly Comptroller of the American Red Cross, and prior to that was for many years with the American Telephone & Telegraph Company.

Oscar H. Simmons, Jr., has been with the company since 1913 and has been Treasurer since 1919.

Charles R. Wilder, Vice-President, is Manager of the New York District and has been with the company continuously since 1913.

Lewis F. Tuells, Vice-President, is in charge of the Middle Western territory. Mr. Tuells came with the company at the time of its organization in 1912, after many years of insurance experience.

The Liberty Mutual has never since its organization returned a dividend to policyholders of less than 20 per cent of the premiums. Since its organization, up to December 31, 1923, the company has written a total of $41,256,000 of premiums, of which $38,776,000 were earned as of that date, and has returned to policyholders of that total $10,919,000, or 28.2 per cent as dividends.

Monument to Lorenzo A. Coffin

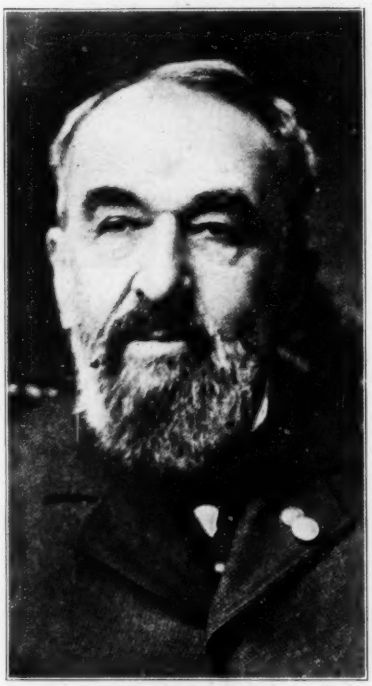
Name of the Father of Safety Movement for Railroads to Be Immortalized

A MOVEMENT is under way for the erection of a monument to Lorenzo A. Coffin, in Washington, D. C. "Father" Coffin, as he was known among the older railroad men, was the father of the first railroad safety appliance act passed by Congress, and god-father of the air-brake and the automatic coupler, and he was the originator of the first general safety movement for railroad men. He saved thousands of railroad men from death or permanent injury and, in the effort to accomplish this, he effected an evolution in railroad transportation.

In 1881, when the Des Moines and Ft. Dodge railroad was extended, he was appointed right-of-way agent.

"One day, when confronted with the choice of waiting several hours for a passenger train or taking a freight train, he chose the latter and struck up an acquaintance with the 'hind' man instead of the flagman.

"Before the end of that trip the 'hind man' went in to make a coupling and had his last two remaining fingers crushed, leaving him totally incapacitated, to say nothing of the pain he suffered. He had known of the frequency of



Lorenzo A. Coffin

such accidents and worse, but the horror of it had not been brought home to him before. The next day he boarded a freight from choice and thereafter traveled principally by freight train.

"Later, when he had been appointed a state railroad commissioner, he continued his practice of riding on freight trains until every railroad man in Iowa knew the kindly, grizzled face (he was past 60 then) of 'Father' Coffin.

"The Iowa law required investigation of accidents to passengers, but not of accidents to railroad men, so Coffin undertook to look into the accidents to railroad men on his own account. He worked alone, for his brother commissioners refused to help. Coffin found that the greatest number of railroad men were killed by falling from cars and that the next greatest number were killed in coupling cars. The obvious way to prevent such accidents was to equip all cars with power brakes and automatic couplers.

"The only freight brake then known was the good old Armstrong kind and it was always out of order on two cars out of three. In the winter when the car tops were covered with ice and a fifty-mile gale was blowing as the train wriggled and bounced and hoochie-coochied over the rough track, the brakeman could hardly be blamed

if he took an involuntary header off on the right of way—to death, of course.

"When Coffin mastered all these facts, he wrote a letter about the railroad slaughter and sent it to all religious and family newspapers. He went wherever he could find a chance to make a speech or get himself interviewed. He invited himself to all railroad conventions to talk on his favorite topic. He attended the famous Burlington brake trials in 1886 and he was the only railroad commissioner who stayed until the end. He was not daunted by the complete and ignominious failure of all the brakes, but returned to the trials the next year. These also failed. Months later, Westinghouse scored a world famous triumph with the air brake. Coffin wept with joy when he saw a fifty-car train thundering down a grade stopped within a distance of 600 feet.

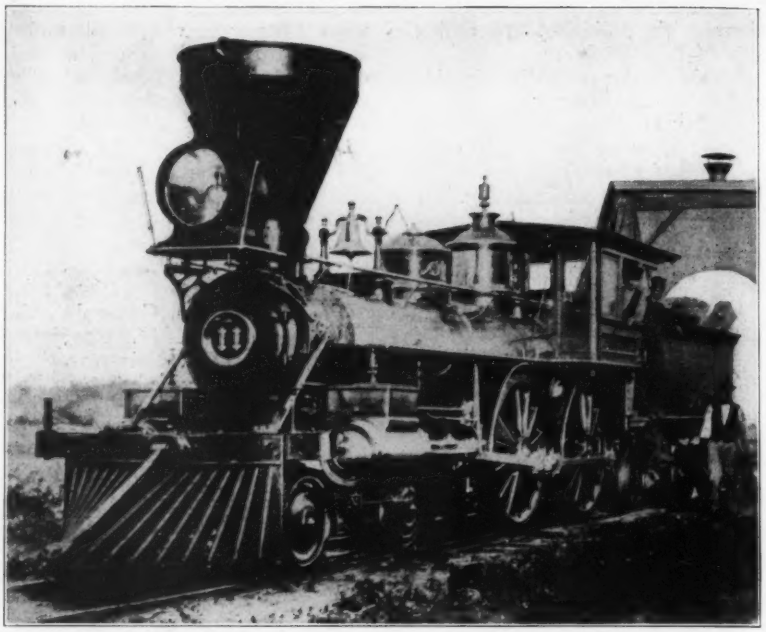
"Then he drafted the first safety appliance act ever written, submitting it section by section to the judges of the supreme court. It was passed by the Iowa legislature and Governor Boise signed it at once.

"The Interstate Commerce Commission, which by this time had come into being, asked state railroad commissioners for information about accidents due to equipment. Coffin's term had expired, but that did not prevent him from accepting his own invitation to attend. He made startling revelations about loss of life from accidents and the commission recommended a law requiring automatic couplers and air brakes. Coffin had a bill already drafted which was introduced in Congress. It was a four-year's fight with Coffin on the job every day Congress was in session to get it enacted, after all the usual tricks of politicians to make a little cheap capital out of it.

"President Harrison signed the bill March 3, 1893. Coffin returned to his farm where he lived to a green old age. His last work in behalf of railroad men was to help found a home for the disabled in Chicago.

"What has been the result in saving the railroad employees from death and injury, the only thing that interested Coffin? No precise answer can be given, but that many thousands of men have been saved from death or permanent injury by the universal adoption of automatic couplers and air brakes no one who was familiar with railroading as it was practiced forty odd years ago will deny."

The Steam Railroad Section of the National Safety Council is actively engaged in raising funds for the proposed monument to "Father" Coffin.



Pacific and Atlantic Photo
An Old-Time Locomotive That Was the Prevailing Type Before the Day of Safety Appliances.

Reasonable Safety

The Supreme Court of Wisconsin has rendered a decision in the case of a workman who was killed by monoxide gas while repairing a boiler, the employer who received a favorable decision, being the defendant. It was contended by the employer that the place where the workman was working was as safe as it could reasonably be made. A verdict was directed by the trial court in favor of the defendant and the plaintiff appealed.

In rendering the decision of the Supreme Court, Justice Doerfler said: "No evidence was introduced to show that prior casualties had resulted from the actuarial method employed. Had such evidence been introduced, it might have developed upon the defendant furnace company to resort to a scientific investigation in order to establish, if possible, a better method.

"It would appear almost as an irresistable conclusion that the death of the workman in question was caused by the cumulative effect of the monoxide gas, resulting from his failure to resort to fresh air at more frequent intervals. The judgment of the lower court is affirmed."

Motor Carrier Liability

A pamphlet giving in detail the prerequisites of operation of motor vehicle common carriers, as respects insurance and bonds, has been issued by the National Automobile Chamber of Commerce. The regulations in various states are as follows:

Illinois—Insurance or sworn statement of ability to meet any possible damage claims; Iowa—Liability insurance in form approved by the Board of Railway Commissioners, amount to be fixed by the board; also bond to insure payment of fees; North Dakota—Liability and property damage insurance; minimum liability $5,000 for personal injury; $1,000 for property damage; Oklahoma—Bond as conditioned by Corporation Commission; South Dakota—Bond in penal sum of not less than $3,000, nor more than $50,000; bond to cover personal liability and property damage; Wisconsin—Bonds as fixed and approved by the Railroad Commission. Colorado, Indiana, Kansas and Michigan have no requirements respecting bonds and insurance.

When a Fire Starts

By John T. Manning

Lieutenant of the Fire Department of the City of Chicago

When it is stated that we average 20,000 alarms of fire a year in the city of Chicago you can readily see that the men who respond to these calls must see things in a different light than the owners and managers of buildings.

Suppose, for instance, that day after day you aided in the extinction of approximately five fires, you would soon be thinking along lines of how to prevent fire. Then, perhaps, you would wonder what was responsible for the fire extending beyond certain rooms or from the floor where it originated. Sometimes fires extend from the buildings in which they start. Even worse than this, sometimes they spread beyond the confines of the block in which they originate.

The thought that always strikes me is this: "That the fire departments are never called when things go as they should, but as soon as things go wrong, buildings are burning, a boat turns upside down, a boiler or ammonia tank explodes, then the fire department is called. Even the most successful men fail, it seems, in the fight against fire. Thomas A. Edison is a most successful scientist and business man. Yet Mr. Edison built a group of supposed fireproof buildings. All these were destroyed and the loss was around $5,000,000. What was his trouble? It was one that any fireman could point out, namely: A 4-inch dead-end water main. Result: Not more than three or four fire streams could be used; the volume of fire required at least 20 streams. Of course, there was not supposed to be any fire.

That reminds me of a person who, when asked to correct a condition which has been known to cause thousands of fires, namely: A smoke pipe having less than a 24-inch clearance from an open joist ceiling, said: "That has been like that for 30 years and we have never had a fire. He was not aware that every night buildings burn down that never burned before.

A Modern Fireproof Office Building That Burned—the Burlington Building, Chicago.

Then, too, there are a couple of famous doctors up in Rochester, Minnesota, who know about everything there is to know regarding the ills of mankind. But an animal research laboratory they erected was destroyed by fire; not only the building was destroyed but their priceless records. Thus the famous doctors fell down in the fight against fire.

A Fireproof Building Burns

In Chicago, a great trans-continental railroad employed one of the greatest firms of architects to build a sixteen-story absolutely fireproof building. This they built, and a better type of fireproof office building does not exist in Chicago today; and yet a fire swept across a street 88 feet wide and wrought such complete destruction it baffles description.

What was responsible? This building is shaped like a letter "U." In each leg of the "U" was a 4-inch inside standpipe extending from the basement to the roof, with a 1½-inch opening and a 1½-inch hose attached, and a 2½-inch opening for the fire department to attach their hose to on each floor. The two inside standpipes are connected to one four-inch header in the basement, supplied by a so-called fire pump, and one fire department connection on the east, or Clinton Street side.

The fire entered from this very side through the windows on the upper twelve floors. There was enough fire on each floor to require three good 2½-inch hose streams —perhaps two good streams would have done. How are you going to supply 24 2½-inch hose streams

and 24 1½-inch hose streams through one 4-inch header?

The department was on these floors before the fire was burning in on the floor—while just the wooden window sash was burning. The water pressure would not take the kinks out of the 1½-inch hose. The 2½-inch connections were located so close to the ceiling they could not be reached without the aid of ladders. When the hose was finally attached the opening faced the side of a cabinet so close the hose kinked and the water would not pass; so the best and only thing to do was to let the water trickle out into any vessel or container that could be found, then throw it on the burning sash, and after the contents of the floor were afire, leave that floor. Had the standpipes been out in the stair tower, which is enclosed with masonry walls, and had there been 3 or 4 fire department connections with a 6-inch riser and an 8-inch header, the fire would never have entered the building.

Did this disastrous fire open the eyes of the railroad officials? Not at all. There is still the 4-inch header in the basement, no standpipe in the rear enclosed stair tower, and still the one precious fire department connection; so it goes.

Fight a Fire While Building

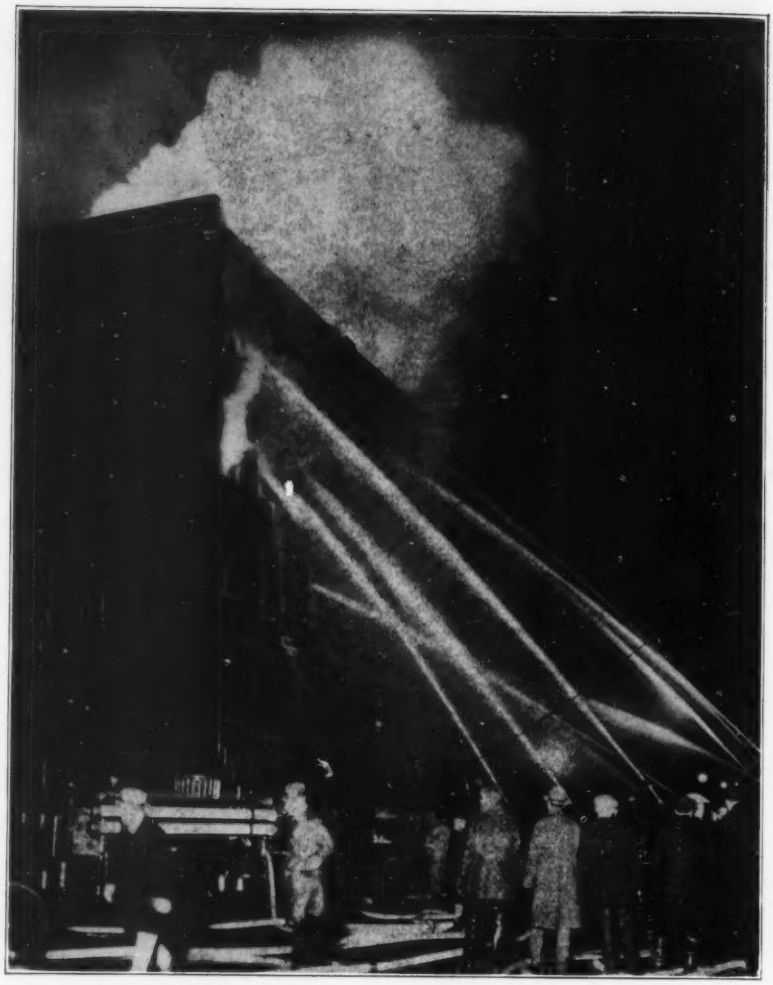
The best time to fight a fire is when you build, not after. Build fireproof. If possible, cut down areas; that means confine your fire. Always have at hand some means for extinguishing a fire. Have an automatic sprinkler system if possible. This performs three very important duties:

It notifies when a fire starts.
It checks the fire and prevents communication.
It will extinguish a fire.

An automatic sprinkler system, like any other mechanical device, is subject to failure if not properly maintained. A frozen gravity tank eliminates the sprinkler system.

If all the peculiar fire hazards are known, and appropriate fire extinguishing facilities are at hand, a fire may be held in check, or perhaps extinguished.

In case of fire call the fire department first. Don't try to fight the fire and then when the fire has spread, call the fire department and expect them to undo the negligence committeed in allowing the fire to get a headway, allowing it to spread up the stairs and elevator shafts, and perhaps have several buildings involved before the fire department is notified.



Pacific and Atlantic Photo

Burning of a Department Store in Washington, D. C., on the night of January 10. The Washington Shopping District Was Threatened and the Entire Fire Department Was Called Out. The Picture Shows Quite a Remarkable Play of Water on the Burning Building.

It is always a good plan to have direct aisles from stairways to fire escapes. Be sure the fire hydrants around your plant are free and unobstructed.

Assign one or two men to the duty of keeping in good condition the fire extinguishers, fire pails, sand pails, fire axes, pike poles, etc. Don't forget to have signs posted on sprinkler shut-offs and drain valves and overflow drains, especially in the basement, showing the location.

Never pile stock on the floor; pile it on skids 3 or 4 feet off the floor to allow water to flow away. Locate your shut-off valves for the domestic water supply and place signs on them, also on ammonia system shut-offs. Your engineer may know, but he may have gone out for a sandwich like the engineer of the fireproof office building described when his building burned.

Don't use halls and stairways as storerooms. At night fires the usual custom is to stretch the line of hose up the inside stairway. Sometimes the stairway is open from the first, second or third floors, then above it will be blocked, when the hose line must be backed down and another stairway found.

There is a real problem in the fight against fire. Study the causes of fires and develop protection against them. The field is a broad one and one that requires study and experience.

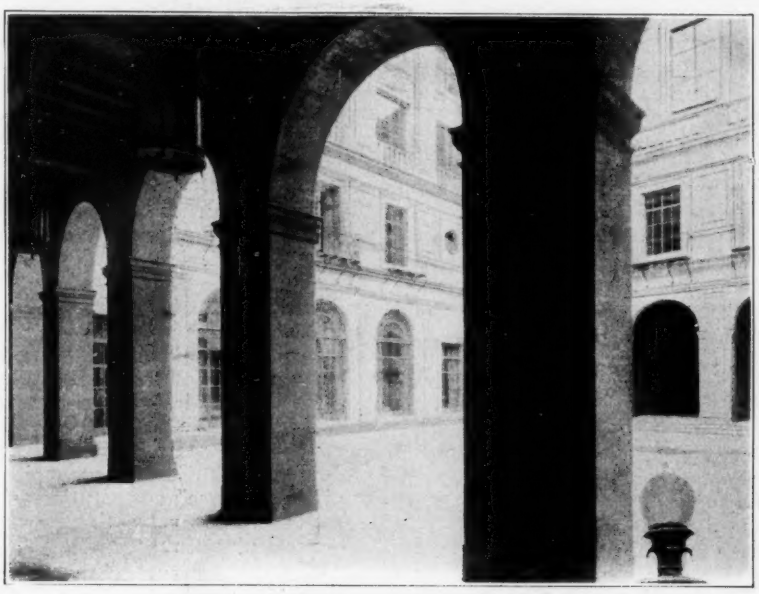
New Home of American Business

Magnificent Structure for Chamber of Commerce of the United States Is Nearing Completion

THE construction of the new building for the Chamber of Commerce of the United States, in Washington, D. C., has perhaps been watched by the entire country with more general interest than the construction of any other public building. Practically every city in the country has contributed to the building fund and it may well be called the "New Home of American Business."

The stately architecture of the splendid structure harmonizes with the government buildings and other monumental structures in the nation's capital. Made of Bedford stone and with its tall columns giving the impression of strength and dignity, it is a fitting structure for the home of the Chamber of Commerce of the United States.

Visitors to the new building are impressed by the imposing main entrances, of which there are two. Going up the steps one faces a beautifully ornamented portal with



The Courtyard or Patio of the New Building.

The New Home of American Business. Lafayette Statue in the Foreground.

rich decorations, in the center of which is a studded and paneled bronze door through which the visitor passes into the interior.

One of the attractive features of the building is its courtyard or patio, which gives it a little Spanish touch. Overlooking the scene are small balconies which further accentuate the Spanish atmosphere.

The Nation's Business says of the new building:

"It will stand for many decades to come as a monument typifying the present period in national industrial and commercial development, as the old guild halls in some European capitals bear witness to the existence of an industrial and commercial order of things long since obliterated in the dust of centuries.

"The new building differs in this respect from any of the buildings which, in increasing number, are being erected at the Capital and which represent various dominant currents of activity in American life—science, labor, agriculture. It is not merely a workshop or office building. It was designed primarily as a gathering place, a common center for the branches of industry and commerce the many threads of which are drawn together in the National Chamber's membership. It is the nerve center, which takes up and radiates the impulses to which business, no matter of what industrial field or section, responds.

"The building was erected at a cost of $2,750,000. This sum was contributed by more than 10,000 business men scattered throughout the country and by 324 trade associations. One thousand and sixty cities are represented in the subscription lists. From this point of view it cannot be regarded as typifying a particular section or industrial class. Thousands of business men throughout the country, who do not fall within that nebulous category known as 'big business' and who have never come into closer contact with Wall Street than that afforded by a sight-seeing bus, helped in the construction of the building by contributing to the fund for its erection. The collective owners represent the widest possible range of interests.

"The building occupies the site of the old red brick mansion known for many years to the people of the Capital and the tourist who visited it as the home of Daniel Webster. It looks out upon the northwest corner of Lafayette Square—the fashionable residence district from the forties to the eighties, vestiges of which still exist in the houses of John Hay and Henry Adams, adjoining the Chamber, the house in which Admiral Decatur died after his duel, on an opposite corner, the Dolly Madison House and the old Cameron House.

"It is the purpose of the Federal Fine Arts Commission to have in harmonious design all the buildings facing the Square—which the White House fronts from the south. The type chosen is the neo-classical exemplified in the new Chamber of Commerce Building and the Internal Revenue Bureau.

"Characteristic of the former are long rows of semi-detached fluted columns, with Corinthian capitals and entablature, constituting the facades on Lafayette Square and Connecticut avenue.

"But the unusual character of the building is disclosed not in the exterior, fine as it is from an architectural viewpoint, but in the interior, in which respect it differs from any other in the Capital. The entire first floor, surrounding an arcaded court or patio, is given over to halls and chambers for the convenience of member organizations meeting in Washington. The largest of these is an elaborately decorated auditorium, which will seat 1,000 persons. Two smaller chambers will seat respectively 500 and 700 and there is a series of committee and conference rooms which will accommodate smaller numbers.

"The building as it stands is complete but it is recognized that, as in the case of all structures of such a character as this, time will add much to it. The artistic embellishment will go on. Mural decorations are to be added and it will be made as far as possible an artistic expression of the commercial and industrial life of the time, as some of the old buildings of Venice express the commercial greatness of that ancient seat of trade.

"The three upper floors house the administrative and research departments of the National Chamber. The building is so designed that a fifth and extra floor may be added without marring the design. By this arrangement commercial organizations and trade associations meeting to discuss affairs of common interest will have not only a gathering place, but will have at hand the facilities of the Chamber and its staff.

"There are the four administrative departments, including the Department of Resolutions and Referenda, which gathers up and formulates business opinion by direct reference to the 1,300 member organizations of the Chamber scattered throughout the United States, and the Research Department which constitutes a clearing house for economic and commercial information. Eight representative departments coincide with the major divisions of business enterprise. These are Civic Development, Domestic Distribution, Manufacture, Finance, Foreign Commerce, Insurance, Natural Resources, Transportation and Communication. In the building are also the editorial offices or The Nation's business, a national magazine published by the Chamber, and the officers of the American Section of the International Chamber of Commerce, which has left its impress upon international economic affairs by paving the way for the adoption of the Dawes report."

The Official Dedication

It is now planned to have the official dedication of the new building take place in May, according to reports from the Chamber headquarters.

The Midwest Safety Conference

The Midwest Safety Conference held in Chicago January 19 was one of the most successful meetings of the kind ever held by the National Safety Council. It was under the direction of the Engineering Section.

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Thinking in Terms of Safety

By D. D. Fennell

An Address Delivered Before the Midwest Safety Conference, Chicago, January 19

THE education of the people of this country in the practice of Safety, is invested with certain fundamental difficulties.

America is inherently a nation of adventurers. Its very birth was fathered by one who sought new and strange things.

It has always been a lure for the restless, the discontented and the afflicted of other lands. Men have come to its shores for religious, political and purely economic reasons.

The Pilgrims landing at Plymouth Rock were inspired with much the same character of zeal as moved the Spaniards under Ponce de Leon to seek freedom from undue restraint and hampering control.

The existence of stringent immigration laws tells the story of the never-ending flood of adventuresome souls in many countries searching for larger opportunities to express themselves.

Within our own land we are ever seeking new adventures, new countries. First, the travel was West, now it is South. We are a nation still in the making and not yet quite ready to settle down.

No type of government other than that of a representative republic could ever merge a people like this. In fact, a merging of them in a complete sense is next to impossible because of their extreme individualism. There is a cohesiveness in the American people that is qualified measurably by its vibrativeness.

The observance of law in this country has not the quality of obedience given to monarchial countries. Our laws are far too much a herding guide to our people instead of a specific direction as to conduct.

1. The adventurous spirit of our people suggest the first problem in the safety educational work.
2. The second is wastefulness. Wherever you find an abnormal casualty record in a plant which has no extraordinary hazards, usually you will find careless, wasteful management and general disregard for discipline and order among the operatives.

From the commencement of our national life, the very prodigality of our natural resources has made us a wasteful people. We have used up our forests without any appreciable effort at reforestration.

In the use of coal we have been on an orgie for decades. We have hardly commenced to develop plans for its conservation. The many chemicals it contains, such as acids, anilines and other derivatives, go out of our chimneys in smoke and they have a total value all out of proportion to the heating value of the coal.

So, we might consider oil, waterways and the like, ad infinitum. But the most outstanding, vicious and appalling waste we suffer from

(Continued on page 29)

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today is that of human life, which we value all too lightly.

A noticeable corollary is that nearly always where there is waste of human limb and human life, and where the conservation of human life is carelessly regarded there is almost always to be found a disregard of property values.

What I am trying particularly to point out is the necessity for the teaching of certain fundamental truths as a basis for real safety education.

From Industry must come the impetus of this movement. Most of the great reforms and betterments in American social and industrial life have had their birth in Industry. We must receive help from church, school, government and all other interested agencies in our effort at Safety education, but in the final analysis it is Industry that must give backbone to the movement.

Safety is a habit. It cannot be worn by engineer, supervisor or operative as a garment. It must react from the excitement of danger as electricity flows at the touch of a button. We cannot *act* Safety unless we *think* Safety. And, there is the crux of the whole matter! Many people are unable to learn to speak a foreign language because they seemingly cannot learn to think in that language.

We cannot train our men to do the obvious thing when danger is potential or actual unless we can teach them to *think* Safety. And, after all, the teaching of Safety should not be difficult because it ties itself up so intimately and logically with plain instinctive human thinking.

As you know, there are three basic human instincts. These are (1) SELF PRESERVATION or the STRUGGLE TO LIVE, to which might be added the WILL TO ACCUMULATE. The second instinct is that of REPRODUCTION and the third is the SOCIAL or HERD instinct.

Don't you see how every impulse of life should assist us in this conservation work? 1. The will to live and to have. 2. The will to reproduce our kind. 3. The spirit of co-operation which enables us to live with our fellows in a great social structure.

Thinking in terms of safety should eventually develop a safety complex. There is little individualism in ideas. When an idea enters the mind, it immediately seeks attractive associations. It joins a group which is of its kind. When a group of ideas band themselves together, they form what is known as a *complex*.

Complexes are like railway systems. Every idea entering the human consciousness becomes first a link in a chain and is apt itself to become the center of a diverging system. The systems root themselves in the three basic or primal instincts.

We all have our complexes. To the furniture manufacturer, for example, the whole world revolves around his industry. When he goes into a great forest, he may admire the beauty and splendor of the massive trees and be charmed with their setting, but he cannot resist the thoughts that come from his subconscious mind which considers them in terms of lumber made up into beautiful furniture. Spanish moss festooned on the trees of Florida becomes stuffing for upholstered pieces. He has the furniture complex. And the root of this complex goes down to the instinct of Self Preservation.

This furniture man may be young and unmarried. As his business prospers the instinct of reproduction presses for recognition and soon a new series of groups or

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complexes are tied up with the principal one. The coming of children brings into play the social or herd instinct and a new complex.

Can we not see what marvelous tools we have to work with in our safety educational program?

What we must build up in the minds of the people is a SAFETY COMPLEX. It comprehends attachment to every primal and subinstinct of human life. (1) The will to live. It is effective only through preservation and conservation made possible by Safety. (2) Reproduction. The sacredness and blessing of dependent lives brought into being by ourselves may be ours to enjoy when provisions are made for their safety. (3) The social instinct. Only as we labor co-operatively, intelligently and wholeheartedly for this great cause can we hope to ingraft in the minds of our people regard for human life and property.

The development of a safety complex will insure:

1. Greater regard for human life.
2. Thrift.
3. Better workmanship.
4. Recognition of and regard for property and property rights.
5. An enlightened social consciousness.

Legislative News

In his message to the legislature, Governor Hunt of Arizona, recommended the enactment of a new workmen's compensation law which should embrace a provision for a State Insurance Fund.

The retiring Governor of Colorado, in his message to the legislature, suggested that the state carry its own fire insurance.

The outgoing Governor of Indiana, Emmett F. Branch, in his message to the General Assembly, suggested the enactment of a law requiring all insurance companies or associations writing liability or compensation insurance in Indiana to deposit with the Commissioner of Insurance a surety bond in an amount sufficient to guarantee the payment of all compensation or liability claims. The new governor, Honorable Ed Jackson, in his message to the legislature, recommended the creation of a state sinking fund for the protection of state institutions against fire losses.

Two bills have been introduced in the lower house of Massachusetts providing for compulsory automobile insurance. One measure provides for the creation of a fund to be known as the "Pedestrian Protection Fund," to be administered by boards made up of chairmen and secretaries of the Industrial Accident Board and the registrar of motor vehicles. A bill introduced by Representative Crowther provides for the payment of damages to clothing in certain cases where injury is covered under the workmen's compensation law. A petition has been introduced for the appointment of a special commission to investigate insurance and the operation of insurance companies in the state.

The Michigan Association of Insurance Agents has recommended to the legislature that it change the present non-resident agent law to permit non-resident agents to transact business in the state provided their policies are countersigned by a licensed Michigan agent.

In Montana a bill has been introduced in the House providing that the transfer of property transfers the policy of insurance.

A bill has been introduced in the Nebraska legislature providing that the tax paid by fire insurance companies shall be on gross premiums at the place where the property is located instead of where the agent conducts the business, the agent reporting to the county clerk the amount of premiums received and the names and addresses of the insured. A bill has been introduced in the Senate providing for the repeal of the State Hail Insurance Law. Senator Wood has introduced a bill requiring owners of automobiles to furnish affidavits of financial responsibility or give a personal surety bond or liability insurance policy for $10,000.

In New Hampshire Representative Burke has introduced a bill requiring a bond or liability policy to be filed for every motor vehicle, except agricultural tractors, registered in the state.

Hon. Bruce T. Bullion, Arkansas Insurance Commissioner, has resigned and his deputy, M. J. Harrison, has been appointed by Governor McCrae to succeed him.

The Pedestrian's Responsibility

(Continued from page 12)

Where there was no traffic control, they ran in front of approaching motor vehicles under conditions that made no allowance for poor brakes or the occasional reckless motorist.

In Fall River, an observer reported that of five hundred under observation, 25 per cent walked through traffic signals when they should have given the right of way to vehicular traffic, and 50 per cent took a chance where there was no traffic control. In New Bedford, on the other hand, one thousand persons were reported as crossing a main street with only seven disobeying signals, and equal care was shown where no police were on duty. This city has had a low highway death rate during the past twelve months; eight fatalities, which was half the number in 1922.

Some Motorists Do Not Heed the Signals

Out of 11,119 motorists under observation at points where traffic officers were on duty, only twenty-four paid no heed to signals that were set against them. Conditions in Boston are more or less influenced by the problems of a metropolitan area, but it is to be noted that on Saturday afternoon pedestrians pay less attention to traffic officers' signals, or to approaching traffic, than on other days of the week, indicating the presence of suburbanites in the city. Persons employed in the business sections of the city are not careless until the day's work is done and they are headed for home. The peak of danger is attained at this hour of the day. The pedestrian who uses the cross-walks is better protected than one who chooses his own place to cross between them.

It was fully established by the committee that there is a direct relation between children at play in the streets, or darting into the highway unexpectedly, and high accident rates among them in certain cities. An analysis of conditions in Cambridge and Somerville, cities that had the highest death rate of children on the highway in 1923, leads to a definite conclusion that suggests its own remedy. In the most dangerous hour of the day, that preceding twilight, 1,424

children were found at play in these two cities, a large number of them in streets where many accidents have occurred. Cambridge had a record of forty children knocked down by motor vehicles in October. A month later more than 700 children were still using the same streets as a playground.

The Pedestrian and Motorists Are Generally Jointly to Blame for Accidents

Our observation and study of analytical records lead us to believe that practically all accidents are caused, not by the carelessness or negligence or recklessness of one person alone, but through the joint and combined responsibility of two or more persons, either one of whom might have averted the accident through the exercise of common prudence. The degree of blame is not necessarily equal but generally the victim of the accident is at least partially responsible. An automobile, turning either to the right or left into a street, should do so under such perfect control of the driver that he can stop the car instantly, but at the same time the pedestrian can reduce the likelihood of accident to himself, speed up traffic and play the part of a good neighbor by stepping far enough back to enable the automobile to pass without striking the thoughtless pedestrian on the other side of the car.

The Hazards of Improper Radio Installation

(Continued from Page 15)

the same manner. As the development of radio progresses the remaining obstacles to the satisfactory use of the indoor aerial will be overcome and the cumbersome and often dangerous outdoor aerial will be a thing of the past.

In summing up the following general recommendations are made:

Amateurs should not be allowed to attach aerials to poles or towers carrying electric light or power wires.

Indoor aerials should be installed where practicable.

All radio wiring should be done in a workmanlike manner and approved by a competent authority. Storage batteries and rectifier sets should be properly located. The ordinary living room, or any location easily accessible to small children, is no place for a storage battery with its acid, fumes and possible fire hazard.

High voltage wires are dangerous to touch or approach even if they appear to be well insulated and children should not be allowed to play with them.

Would Test Autoists' Eyes

The enactment of laws designed to withhold licenses from automobile drivers with defective eyesight has been recommended by the Illinois State Society of Optometrists. This society has called attention to the fact that one-third of the 529 persons who had automobile accidents in Cincinnati in three months' time had defective vision.

There was an old fellow named Jay
Who dealt in mixed feed and baled hay;
He felt very blue
When he burned from a flue
That he promised to fix up last May.

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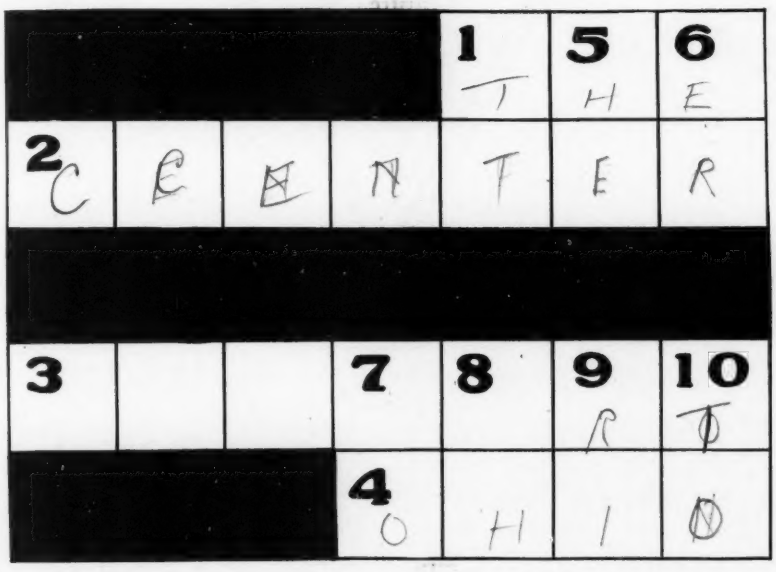

Horizontal

1. Definite article
2. Middle
3. One of Major Andre's captors
4. The Buckeye State

Vertical

1. A well known President
2. The third Letter
3. Five
5. Mirth
6. Definite Article (Spanish)
7. Trouble
8. What's that?
9. A New England State.
10. Toward

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